

# CREDIT AND PREPAID CARDS



## WELCOME WORLDWIDE. AT HOME IN SWITZERLAND.

### Smart travels require smart payments.

Today's business travellers have to be able to count on smart payment solutions to pay their business expenses contactless and via mobile payment. Cornèrcard's credit and prepaid cards meet this need, regardless of whether an iOS or Android smartphone is used. Cornèrcard is also an ideal solution for all other employees: business

expenses as well as online purchases can be very easily distinguished from private ones, which avoids charging your personal budget. What's more, the iCornèr App helps every cardholder keep track of all the payments made.

### Control, security and transparency for your company.

If your company already uses an expense management tool, the transaction data can be transmitted directly to it. In this way, efficiency increases considerably not only for the employee, but also at administrative level. In addition, a comprehensive insurance package offers you maximum protection at all times. Our Swiss customer service is available 24/7!




**CORNÈRCARD BUSINESS GOLD**  
Credit card  
Exclusive features for a prestigious product



**CORNÈRCARD BUSINESS CLASSIC**  
Credit card  
Transparent and efficient



**CORNÈRCARD BUSINESS PREPAID**  
Credit card  
Practical and simple



**CORNÈRCARD BUSINESS WITH YOUR COMPANY LOGO OR A PICTURE OF YOUR CHOICE ON THE FRONT**

Our clients often choose to personalize their business cards.

Optional additional services	Gold Visa/Mastercard	Classic Visa/Mastercard	Prepaid Visa
<b>Card design</b> – Personalized design for the entire front of the card – Company logo on the card (in black, white, red, blue, or green; only available in silver for prepaid cards). One-off costs:	CHF 550	550	550

Features and conditions <sup>1</sup>	Gold Visa/Mastercard	Classic Visa/Mastercard	Prepaid Visa
<b>Annual subscription fee, first card</b>	CHF 190/EUR 140/USD 160	CHF 100/EUR 70/USD 80	CHF 50/EUR 50/USD 50
<b>Annual subscription fee, for each additional card</b>	CHF 100/EUR 70/USD 80	CHF 50/EUR 35/USD 40	CHF 50/EUR 50/USD 50
<b>No bank account required</b>	✓	✓	✓
<b>Currency</b>	CHF/EUR/USD	CHF/EUR/USD	CHF/EUR/USD
<b>Monthly spending limit per card</b>	from CHF 10,000 from EUR 7,000 from USD 8,000	max. CHF 10,000 max. EUR 7,000 max. USD 8,000	– – –
<b>Card load</b> using the QR reference or via bank transfer – Min. – Max.	– –	– –	CHF 2/EUR 2/USD 2 CHF 100/EUR 100/USD 100 CHF 10,000/EUR 10,000/USD 10,000
<b>Cash withdrawal</b> Commission in and outside Switzerland, min <sup>2</sup> – Withdrawals at ATMs – Withdrawals at bank counters	4% CHF/EUR/USD 10 CHF/EUR/USD 15	4% CHF/EUR/USD 10 CHF/EUR/USD 15	3.75% CHF 10/EUR 8/USD 9 CHF 15/EUR 12/USD 14
<b>Purchases in foreign currencies</b> Retail exchange rate of Comèr Bank Ltd. on the booking date plus foreign currency processing fees of no more than	1.2%	1.2%	1.2%
<b>CHF transactions abroad max.</b>	1.2%	1.2%	1.2%
<b>Replacement card</b> Immediate blocking and issue of replacement card worldwide	CHF 20/EUR 14/USD 16	CHF 20/EUR 14/USD 16	CHF 20/EUR 14/USD 16
<b>Payment term for monthly statement</b> From the date issued, within	25 days	25 days	–
<b>Payments at post office counters</b> Charges for payments at post office counters	CHF 3	CHF 3	–

iCornèr	Gold Visa/Mastercard	Classic Visa/Mastercard	Prepaid Visa
<b>iCornèr App</b> Access to your card data anytime and anywhere; available for smartphones and tablets	✓	✓	✓
<b>iCornèr web portal (icorner.ch)</b> The web portal that allows you to easily manage cards, personal information and other services at the click of a mouse	✓	✓	✓

Additional services included	Gold Visa/Mastercard	Classic Visa/Mastercard	Prepaid Visa
<b>Mobile payments</b> For simple and secure payments with your smartphone, your smartwatch or your fitness tracker. Find out more at <a href="http://comercard.ch/smartpayments">comercard.ch/smartpayments</a>	✓	✓	✓
<b>Business travel insurance<sup>3</sup></b> Worldwide for an unlimited number of trips per year. Max. insured amount – Cancellation costs, travel interruption and travel assistance – Travel delays – Travel baggage – Medical treatment and medical assistance expenses – Travel liability – Deductible waiver for rental cars (CDW)	CHF 30,000 CHF 3,000 CHF 10,000 CHF 1,500,000 CHF 3,000,000 CHF 10,000	15,000 1,500 5,000 1,500,000 3,000,000 10,000	15,000 1,500 5,000 1,500,000 3,000,000 10,000
<b>Travel Accident Advantage<sup>3</sup></b> Coverage in the event of death or permanent disability for the entire duration of travel. – Maximum insured amount in the event of death or permanent disability	CHF 500,000	300,000	300,000
<b>Legal protection insurance<sup>3</sup></b> Helps with disputes related to purchases – worldwide and online Support for the insured person and settlement of the claim by CAP, max.	CHF 300,000	250,000	250,000
<b>Hertz car rental<sup>3</sup></b> Discount on Hertz car rental rates in Switzerland Discount on Hertz car rental rates worldwide up to Complimentary enrollment in Hertz Gold Plus Rewards	15% 10% ✓	15% 10% ✓	– – –

<sup>1</sup> The complete overview of services is available at [comercard.ch/e/prices-business](http://comercard.ch/e/prices-business)

<sup>2</sup> Revenue from lotteries (excl. Swisslos), betting and casinos is considered a cash withdrawal (gambling).

<sup>3</sup> If paid for using your Cornèrcard Business card.