



Services at a glance.

Services and conditions ¹	Diners Club	Gold Mastercard ^{®2}	Classic Mastercard ^{®2}
Welcome Bonus	10'000 Avios ³	10'000 Avios ³	5'000 Avios ³
Reward programme - For purchases at ba.com - For your incurred purchases	CHF 1 = 2 CHF 1 = 1	CHF 2 = 2 CHF 2 = 1	CHF 2 = 2 CHF 2 = 1
Annual fee - Principal Card - Partner Card	CHF 250 CHF 100	CHF 220 CHF 130	CHF 140 CHF 85
Avis car rental⁴	250 Avios ³	250 Avios ³	250 Avios ³
No bank account required	✓	✓	✓
Cash withdrawal Commission in and outside Switzerland, min. ⁵ - Withdrawals at ATMs - Withdrawals at bank counters	4% CHF 10 CHF 10	3,75% CHF 10 CHF 15	3,75% CHF 10 CHF 15
Money transfer (for example via Western Union or Skrill)	-	3,75%	3,75%
Instalment plan You choose whether to pay the due balance in full or to pay in monthly instalments of at least 5% or CHF 100. Annual interest rate, not exceeding Credit permitted only if not leading to overindebtedness (Art. 3, par. n, UWG)	12%	12%	12%
Purchases in foreign currencies - Retail exchange rate of Cornèr Bank Ltd. on the booking date plus foreign currency processing fees of no more than - Exchange rate of the bank on the booking date plus foreign currency processing fees of no more than	- 2%	1,2% -	1,2% -
CHF transactions abroad	-	1,2%	1,2%
Liability in the event of loss or theft of the card If full compliance with all obligations of due diligence	CHF 0	CHF 0	CHF 0
Replacement card Immediate replacement of Card and emergency cash advance of CHF 1,000 within 48 hours in the event of loss or theft	CHF 10	CHF 20	CHF 20
Monthly statement - Monthly statement (paper format) - Electronic monthly statement (must be activated online at icorner.ch) - Reprint of monthly statement (per order)	- - -	CHF 1.50 free of charge CHF 10	CHF 1.50 free of charge CHF 10
Payment term for monthly statement From the date issued, within	25 days	25 days	25 days
Payments at the post office Fees for payments at the post office, from	-	CHF 0.90 ⁶	CHF 0.90 ⁶

E-Access or E-Account	Diners Club	Gold Mastercard ^{®2}	Classic Mastercard ^{®2}
Cornèrcard App Access to your card data anytime and anywhere. Available for smartphones and tablets	-	✓	✓
Onlineaccess or E-Account Card management at the click of a mouse and added security on the Internet	✓ (E-Account)	✓ (Onlineaccess)	✓ (Onlineaccess)
Mobileaccess More security and control via your cell phone - Security Check: notification on suspicion of misuse - Shop Info: automatic notification with purchases - Balance or transaction inquiry	- per SMS per SMS	✓ CHF 0.20 CHF 0.50	✓ CHF 0.20 CHF 0.50

Additional services included	Diners Club	Gold Mastercard ⁰²	Classic Mastercard ⁰²
Best Price Guarantee⁴ You receive a refund of the difference in price for an item you purchased with your Comèrcard or Diners Club and a lower price you found in Switzerland for the same item offered by another merchant. <ul style="list-style-type: none"> – Coverage applies to items purchased in Switzerland online or in stores – Discounted items are excluded – Coverage duration: 14 days Coverage per year and per claim:	✓ CHF 2'000	✓ CHF 2'000	✓ CHF 1'000
Purchase Protection Insurance⁴ Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your card at merchant locations or online. Maximum coverage: <ul style="list-style-type: none"> – Per claim – Per year 	✓ CHF 2'000 CHF 10'000	✓ CHF 2'000 CHF 10'000	✓ CHF 2'000 CHF 5'000
Legal Protection Insurance⁴ Helps with disputes related to purchase – worldwide and online Worldwide legal protection for claim settlement or refund, but not exceeding	✓ CHF 300'000	✓ CHF 300'000	✓ CHF 250'000
Travel Insurance⁴ Worldwide for an unlimited number of trips per year. Insurance coverage and maximum benefit per event <ul style="list-style-type: none"> – Cancellation expenses, travel interruption and travel assistance CHF 40'000 – Travel delay CHF 3'000 – Baggage CHF 10'000 – Treatment expenses and medical assistance CHF 1'500'000 – Deductible coverage for car rentals (CDW): CHF 10'000 	✓	✓	–

Optional additional services	Diners Club	Gold Mastercard ⁰²	Classic Mastercard ⁰²
Balance protection insurance Insurance protection in the form of balance coverage for the principal card or, if applicable, for the partner card in the event of involuntary loss of employment, temporary full incapacity for work, death or permanent disability. Coverage: max. per event Premium for the respective open balance as per monthly statement	– –	CHF 40'000 0,49 %	CHF 10'000 0,49 %
Travel Insurance⁴ Worldwide for an unlimited number of trips per year; includes cancellation expenses, travel interruption, travel assistance and deductible coverage for car rentals Maximum benefits: <ul style="list-style-type: none"> – Individual coverage CHF 10'000 per person and event – Family coverage CHF 10'000 per person, CHF 40'000 per event 	– –	– –	CHF 35 CHF 49
Travel Accident Advantage⁴ Coverage extends to you and your family for the entire duration of your trip. Maximum benefit in the event of death or permanent disability: CHF 500'000. – Annual premium in 1 st year, instead of CHF 60 (offer expires 31.12.2019).	–	CHF 45	CHF 45
Comèrcard èFun This card without payment function allows you to enjoy contactless admission to the ski area of your choice or to unlock your bike at a PubliBike station. All bookings via comercard.ch/efun.	CHF 5 per card	CHF 5 per card	CHF 5 per card
Airport Lounges <ul style="list-style-type: none"> – Priority Pass™: for admission to more than 1'200 VIP airport lounges worldwide, per year instead of USD 99 – Priority Pass™: entry charge per person (first two member entries at no charge) – Access to over 800 Diners Club airport lounges worldwide (per yearly CEV of CHF 6'000 - 5 free entrances) per visit 	– – CHF 25	USD 79 USD 32 –	USD 79 USD 32 –
Securicard basic A single call is all you need to block all payment, customer and SIM cards if lost. Included are refund of expenses up to CHF 175 and key recovery service. <ul style="list-style-type: none"> – Individual coverage: instead of CHF 32 – Family coverage: instead of CHF 52 	– –	CHF 14 CHF 20	CHF 14 CHF 20
Securicard plus In addition to the features offered by Securicard basic, Securicard plus delivers full insurance protection in the event of unauthorized use of payment, customer or SIM cards (Comèrcard British Airways Gold max. CHF 7'200, Comèrcard British Airways Classic max. CHF 7'000), theft of withdrawn cash (up to CHF 3'000) or keys (max. CHF 500) as well as theft of or damage to handbag/wallet including content (max. CHF 1'000). <ul style="list-style-type: none"> – Individual coverage: instead of CHF 49 – Family coverage: instead of CHF 75 	– –	CHF 40 CHF 60	CHF 40 CHF 60

¹ The complete "Charges, Interest Rates, and Fees" table is available at comercard.ch/e/prices

² In the event that a Comèrcard British Airways Gold cannot be issued, we will issue a Comèrcard British Airways Classic.

³ Reward currency of the British Airways Executive Club.

⁴ Applies only if payment was made with the British Airways card.

⁵ Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).

⁶ Charge varies depending on the amount of the payment. Detailed information can be found at comercard.ch/e/payments