

# Services at a glance.



Services and conditions <sup>1</sup>	Diners Club	Gold Mastercard <sup>2</sup>	Classic Mastercard <sup>2</sup>
<b>Welcome Bonus</b>	–	20'000 Avios <sup>3</sup>	10'000 Avios <sup>3</sup>
<b>Activation bonus</b>	10'000 Avios <sup>3</sup>	–	–
<b>Reward programme</b> – 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
<b>Annual fee</b>	–	CHF 220 instead of 470	CHF 140 instead of 390
<b>Combo offer principal card</b>	–	–	–
<b>No bank account required</b>	✓	✓	✓
<b>Cash withdrawal</b> Commission in and outside Switzerland, min. <sup>5</sup> – Withdrawals at ATMs – Withdrawals at bank counters	4 % CHF 10 CHF 10	3,75 % CHF 10 CHF 15	3,75 % CHF 10 CHF 15
<b>Money transfer</b> (for example via Western Union or Skrill)	–	3,75 %	3,75 %
<b>Instalment plan</b> 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 %
<b>Purchases in foreign currencies</b> – 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 % –
<b>CHF transactions abroad</b>	–	1,2 %	1,2 %
<b>Liability in the event of loss or theft of the card</b> If full compliance with all obligations of due diligence	CHF 0	CHF 0	CHF 0
<b>Replacement card</b> 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
<b>Monthly statement</b> – Monthly statement (paper format) – Electronic monthly statement (must be activated online at icornèr.ch) – Reprint of monthly statement (per order)	– – –	CHF 1.50 free of charge CHF 10	CHF 1.50 free of charge CHF 10
<b>Payment term for monthly statement</b> From the date issued, within	25 days	25 days	25 days
<b>Payments at the post office</b> Fees for payments at the post office, from	–	CHF 0.90 <sup>6</sup>	CHF 0.90 <sup>6</sup>

E-Access or E-Account			
<b>Cornèrcard App</b> Access to your card data anytime and anywhere. Available for smartphones and tablets	–	✓	✓
<b>iCornèr or E-Account</b> Card management at the click of a mouse and added security on the Internet	✓ (E-Account)	✓ (iCornèr)	✓ (iCornèr)

Additional services included	Diners Club	Gold Mastercard <sup>®2</sup>	Classic Mastercard <sup>®2</sup>
<b>Best Price Guarantee<sup>4</sup></b> You receive a refund of the difference in price for an item you purchased with your Cornèrcard or Diners Club and a lower price you found in Switzerland for the same item offered by another merchant. – 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
<b>Purchase Protection Insurance<sup>5</sup></b> 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: – Per claim – Per year	✓  CHF 2'000 CHF 10'000	✓  CHF 2'000 CHF 10'000	✓  CHF 2'000 CHF 5'000
<b>Legal Protection Insurance<sup>6</sup></b> 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
<b>Travel Insurance<sup>4</sup></b> Worldwide for an unlimited number of trips per year. Insurance coverage and maximum benefit per event – 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			
<b>Balance protection insurance</b> 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 %
<b>Travel Insurance<sup>4</sup></b> Worldwide for an unlimited number of trips per year; includes cancellation expenses, travel interruption, travel assistance and deductible coverage for car rentals Maximum benefits: – Individual coverage CHF 10'000 per person and event – Family coverage CHF 10'000 per person, CHF 40'000 per event Annual premium	– –	– –	CHF 35 CHF 49
<b>Travel Accident Advantage<sup>4</sup></b> 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 <sup>st</sup> year, instead of CHF 60 (offer expires 31.12.2019).	–	CHF 45	CHF 45
<b>Securicard basic</b> 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. – Individual coverage: instead of CHF 32 – Family coverage: instead of CHF 52	– –	CHF 14 CHF 20	CHF 14 CHF 20
<b>Securicard plus</b> 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 (Cornèrcard British Airways Gold max. CHF 7'200, Cornèrcard 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). – Individual coverage: instead of CHF 49 – Family coverage: instead of CHF 75	– –	CHF 40 CHF 60	CHF 40 CHF 60

<sup>1</sup> The complete "Charges, Interest Rates, and Fees" table is available at [cornercard.ch/e/prices](http://cornercard.ch/e/prices)

<sup>2</sup> In the event that a Cornèrcard British Airways Gold cannot be issued, we will issue a Cornèrcard British Airways Classic.

<sup>3</sup> Reward currency of the British Airways Executive Club.

<sup>4</sup> Applies only if payment was made with the British Airways card.

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

<sup>6</sup> Charge varies depending on the amount of the payment. Detailed information can be found at [cornercard.ch/e/payments](http://cornercard.ch/e/payments)