

Yes, I hereby apply for the following card (offer valid until April 17, 2019):



Cornercard Iberia Classic (Mastercard® World) with an annual fee of CHF 140



Cornercard Iberia Gold (Mastercard® World) with an annual fee of CHF 220

Cornercard Iberia Gold  
Welcome-Bonus: 20'000 Avios.

Cornercard Iberia Classic  
Welcome-Bonus: 10'000 Avios.

**Important: all information is mandatory in order to issue the card and activate all the benefits of the card.**

Are you already an Iberia Plus Programme member?

Yes, I am an Iberia Plus Programme member: My membership number (8 digits):

I confirm that my personal information written in point 1 are the same of those mentioned at the registration in the Iberia Plus Programme.

1. Personal information on the principal card applicant

My name is to appear on the card as follows (First name/Last name):   
(max. 20 characters incl. spaces; no umlauts/accents)

Mr  Ms Correspondence in  G  F  I

Last name	First name
Street/No.	ZIP code/Place
Address since	Nationality
Date and place of birth	Telephone (home)
Mobile telephone	E-mail
Number of minor children	Civil status

For foreign nationals: Residence permit  C  B  L

Please enclose a copy of an official identification document; for foreign nationals, please enclose a copy of the residence permit.

Please enter your document ID (mandatory information):   
Please enclose a copy.

2. Occupation/Financial

Employee  Self-employed  Retired  In training

Employer	since
Occupation/position	Telephone

Address

Gross annual income   
Mandatory in compliance with Art. 30 KKG

Home  Rent  Own

Annual rent/home loan CHF   LSV+ / Debit Direct  
For payments made directly via your Bank

The applicant understands that the card issuer reserves the right, for reasons of credit rating, to issue a Cornercard Iberia Classic instead of the requested Cornercard Iberia Gold.

### 3. Personal information on the partner card applicant

Yes, I hereby apply a partner card for the following person.

Annual fee: CHF 85 for Iberia Classic / CHF 130 for Iberia Gold.

Are you already an Iberia Plus Programme member?

Yes, I am an Iberia Plus Programme member: My membership number (8 digits)

I confirm that my personal information written in point 3 are the same of those mentioned at the registration in the Iberia Plus Programme.

**My name is to appear on the card as follows (First name/Last name):**

(max. 20 characters incl. spaces; no umlauts/accents)

Mr  Ms

Last name  First name

Date and place of birth  Nationality

Mobile telephone  E-mail

For the Security Check: notification if card misuse is suspected and for online shopping

For foreign nationals: Residence permit  C  B  L Occupation

Please enclose a copy of an official identification document; for foreign nationals, please enclose a copy of the residence permit.

Gross annual income CHF   LSV +/- Debit Direct

Mandatory in compliance with Art. 30 KKG

For payments made directly via your Bank

The applicant understands that the card issuer reserves the right, for reasons of credit rating, to issue a Cornècard Iberia Classic instead of the requested Cornècard Iberia Gold.

### 4. Additional services

	Credit card	Partner card
<b>Onlineaccess</b> free of charge – Card management at the click of a mouse and added security on the Internet – Required to activate electronic monthly statement	<input type="checkbox"/> (M48)	<input type="checkbox"/> (M48)
<b>Mobileaccess</b> CHF 0.20–0.50/SMS More security and control via your cell phone – Shop Info: automatic notification with purchases par SMS CHF 0.20 – Balance or transaction inquiry par SMS CHF 0.50	<input type="checkbox"/> (A19)	<input type="checkbox"/> (A19)
<b>Payment protection insurance:</b> 0,49 % of the outstanding balance of your billing unit 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.	<input type="checkbox"/> (O96)	<input type="checkbox"/> (O96)
<b>Iberia Gold</b> Coverage: max. CHF 40,000 per event		
<b>Iberia Classic</b> Coverage: max. CHF 10,000 per event		
<b>Travel insurance</b> <b>Iberia Gold</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	<input checked="" type="checkbox"/> free and included	<input checked="" type="checkbox"/> free and included
<b>Iberia Classic</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: – <b>Individual coverage:</b> CHF 10,000 per person and event Annual premium: CHF 35 – <b>Family coverage:</b> CHF 10,000 per person, CHF 40,000 per event Annual premium: CHF 49	<input type="checkbox"/> (O97)	<input type="checkbox"/> (O97)
<b>Travel Accident Advantage</b> (family coverage) Annual premium: 1 <sup>st</sup> year CHF 45 instead of CHF 60 (expires 31.12.2019) Protection from travel accidents for the entire duration of the trip Maximum benefit in the event of death or permanent disability: CHF 500,000	<input type="checkbox"/> (J49)	<input type="checkbox"/> (J49)
<b>With photo on the back of the card</b> Please enclose current color passport photo (write your name on back of photo).	<input type="checkbox"/>	<input type="checkbox"/>

**Important Notice:** Insurance benefits will be paid exclusively in accordance with the **General Terms of Insurance (GTI)**, which can be accessed or ordered at any time at [cornercard.ch/e/gtc](http://cornercard.ch/e/gtc) and which will be sent to me together with the confirmation of insurance. By signing this document, I confirm that I have acknowledged and understood the GTI and that I accept all the applicable terms.

## 5. Form A pursuant to CDB (in the amended version); identification of the beneficial owner (as required by law)

As applicant of the principal and partner card (if applicable), I/we declare that the money used to settle the monthly statement for the principal card and any partner card (for persons with individual income and individual spending limit), and/or any other money paid to the card issuer above the settlement amount as well as the money used to reload the prepaid card (check appropriate box):

- belongs exclusively to the principal card/prepaid card applicant
- belongs to the principal card/prepaid card applicant and the partner card applicant
- belongs exclusively to the partner card applicant
- belongs to the following person(s)  
(please supply the following: first name, last name or company name, date and place of birth, nationality, address of residence or company, country):

In my capacity as principal card applicant/cardholder, I undertake to inform the card issuer, of my own accord, of any changes. *It's a criminal offence to deliberately provide false information on this form (Art. 251 of the Swiss Penal Code, document forgery).*

## 6. Marketing Informations (Iberia)

- I choose to receive offers and other news from the Iberia Group or on behalf of selected partners of Iberia Group.
- I do not wish to receive offers and news from the Iberia Group or their selected partners.

**Note:** You agree to receive such information unless expressly denied by you.

## 7. For U.S. persons only

Circumstantial evidence: green-card holder, citizen/resident/place of birth/other address in the USA

As applicant  of the principal card  of the partner card I hereby confirm that I am to be qualified as a U.S. person within the purview of the legal provisions of the IRS (Internal Revenue Service, U.S. Department of the Treasury).

## 8. Declaration and process data

We hereby confirm that the information provided in this application for a credit card (main card and, to the extent applicable, partner card) or a prepaid and rechargeable card is correct and authorize Corner Bank Ltd. (hereinafter referred to as the "Bank") to obtain from third parties, in particular from the Central Office for Credit Information (Zentralstelle für Kreditinformation [ZEK]) and public bodies (for example debt enforcement authorities, tax offices, and residents' registration offices), credit reference agencies, employers, and other suitable sources of information provided by law (for example Informationsstelle für Konsumkredit [IKO] [Consumer Credit Information Office]) any information that may be required for checking the particulars provided by us above or for the purpose of processing our application, issuing card(s), or for contract management. We also authorize the Bank to notify the ZEK in cases where our card is blocked or used fraudulently or we are in significant arrears of payment or in any similar circumstances. We hereby authorize the Bank to decline this application at its discretion without giving any reason. On acceptance of this card application, we will receive the cards requested, a copy of this application and the credit option agreement, the General Terms and Conditions (GTC) for our Visa and Mastercard credit and prepaid cards, as well as our unique PIN. The GTC can be accessed or ordered at any time at [cornercard.ch/e/gtc](http://cornercard.ch/e/gtc) (Visa/Mastercard) and [dinersclub.ch/e/gtc](http://dinersclub.ch/e/gtc) (Diners Club) or by calling +41 91 800 41 41. All legal relations with the Bank will be governed by and construed in accordance with Swiss law. Lugano will be the place of performance, the place of debt enforcement for Cardholders resident abroad, and the exclusive place of jurisdiction for all disputes, subject to mandatory provisions of Swiss law. By using and/or signing the card, we confirm that we have received and understood the GTC of the Bank and, to the extent relevant, the General Terms of Insurance (GTI) and that we accept all the applicable terms.

**Charges, interest rates, and fees:** Information on charges, interest rates, and fees for the use and administration of the card is contained in a schedule of "Charges, Interest Rates, and Fees". This may be accessed at any time by visiting [cornercard.ch/e/prices](http://cornercard.ch/e/prices) (Visa/Mastercard) or [dinersclub.ch/e/prices](http://dinersclub.ch/e/prices) (Diners Club) or by telephoning +41 91 800 41 41 (Visa/Mastercard) or +41 58 880 88 00 (Diners Club). In addition, we may be billed for any third-party charges and any costs incurred by us. We hereby certify that we accept without reservation said charges, interest rates, and fees. Should we apply for a further Cornercard product or wish to switch to a different product, the particular annual subscription fee or enrollment charge pertaining to such product will apply, and can also be accessed or requested via the above-mentioned contact details.

**Exchange rates:** All purchases made in foreign currency will be converted at the retail exchange rate of the Bank (Visa/Mastercard) or Diners Club International (Diners Club) on the booking date, and are subject to an administration fee.

**Electronic communication:** The Bank is authorized to send notifications and offers of a general nature and specific information, including push notifications (i.e. notifications which appear on our device set up for this purpose [for example, smartphone, tablet, smartwatch] without opening the relevant app) relating to the card and the transactions carried out with it, to the electronic contact details provided by us (mobile phone number, e-mail address, postal address, etc.).

**Authorization to process data and to pass on data to third parties:** The Bank is entitled to commission third parties in Switzerland or abroad to perform, in full or in part, all services pertaining to the contractual relationship, including reward and loyalty programs (for example application reviews, card manufacture, card personalization, contract management including the printing and dispatch of correspondence together with the monthly statements, online services, transfer of contract data to social media for targeted advertising campaigns [for example, Facebook Audience Network], payment collections, client communications, credit risk assessment, payment processing, IT, marketing and market research, dispatch of premiums or contest prizes) and for the improvement of the risk models used in fraud prevention. We authorize the Bank to provide these third parties with the data (personal data, card data, transactional data) necessary for the diligent performance of the tasks assigned to them and, if required, to transmit this data abroad for this purpose. Data is only disclosed if the recipients undertake to keep the data confidential and to maintain an appropriate level of data protection and to ensure that any other contracting partners are also bound by this obligation. We hereby acknowledge and accept that partner companies that provide special services in connection with the card product chosen decide at their discretion which additional services to deliver, if any. Personal data is stored in electronic form and/or paper form. **We authorize the Bank to store, process, use, and analyze data pertaining to our contract and transactions for the purpose of creating customer profiles, and to process this data for marketing and market research purposes.** This enables us to benefit from personalized advice and to receive tailored offers from the Bank as well as information on the Bank's own products and services sent by post, e-mail, or mobile phone (SMS). **Further information on the data protection policy and our rights under the Data Protection Act can be found at [cornercard.ch/dataprotection](http://cornercard.ch/dataprotection).** As the principal cardholder, I authorize the partner cardholder, who has his/her own income (with his/her own spending limit and monthly statements), to independently apply for optional insurance, Priority Pass™, or Securicard for his/her own card at any time.

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## 9. Cooperation with partner companies and transmission of data

I take note of the fact that the Bank has contractual relationships with partner companies that provide special services via the credit card product I have chosen. I therefore authorize the Bank to transmit to such partner companies, specifically Iberia PLC («Iberia») and Avios Group Limited, Astral Towers, Betts Way, London Road, Crawley, West Sussex RH10 2XA, United Kingdom) («AGL»), which are responsible for the Avios points program of the Iberia Plus Programme, such personal, card, and transaction data as may be necessary in the administration, processing, and settlement of Avios point program accounts. I take note, and accept, that these partner companies decide in accordance with their own general terms and conditions of business whether, and which, additional services are to be performed.

## 10. Iberia Plus Programme and Avios Point Program

In the event that I am not yet a member of the Iberia Plus Programme, I hereby apply, simultaneously with this card application, for acceptance as a member of that Club. To this end, my contact information (last name, first name, address, e-mail address, phone number) will be transmitted to Iberia and/or AGL. I take note, and accept, that the decision on my acceptance as a member of the Iberia Plus Programme will be made exclusively by Iberia, and that services provided within the framework of the Avios program – i.e., the awarding and redemption of Avios points – are subject to the Terms and Conditions (incorporating the Conditions of Use) of the Iberia Plus Programme ("Iberia Terms and Conditions"), which may be consulted on, or downloaded from, the Iberia website at any time: [http://www.iberia.com/ibcomv3/content/ibplus/pdf/condiciones\\_generales\\_programa\\_iberia\\_plus\\_mar15\\_en.pdf](http://www.iberia.com/ibcomv3/content/ibplus/pdf/condiciones_generales_programa_iberia_plus_mar15_en.pdf). Avios points may be obtained for card transactions, whereby no Avios points are awarded for the following transactions: (i) credits to the card account, (ii) cash withdrawals, (iii) annual fees, (iv) reminder fees, etc., (v) the default interest, (vi) fees on gambling transactions, (vii) amounts charged twice, in full or in part, on the same monthly statement. The conversion rate for Avios points is 2 CHF = 1 Avios point and 2 CHF = 2 Avios points for purchases made at [www.iberia.com](http://www.iberia.com). The Bank takes care of the calculation of Avios points on the basis of the applicable Iberia Terms and Conditions and forwards it to AGL. The Bank is however not responsible for the effective credit of Avios Points in the Executive Account managed exclusively by AGL.

- I declare that I have consulted, understood, and accepted in their entirety the terms and conditions of membership of the Iberia Plus Programme and the related terms and conditions of the bank (available under [cornercard.ch/e/lb\\_TC](http://cornercard.ch/e/lb_TC)).

## 11. Insurance products; cooperation with insurance companies

We acknowledge and accept that, depending on the card product selected, insurance benefits may also be included. The General Terms of Insurance (GTI) for insurance cover provided automatically and free of charge with Cornècard products, or made available upon request and for a fee, can be accessed or ordered at any time at [cornercard.ch/e/gtc](http://cornercard.ch/e/gtc) (Visa/Mastercard) and [dinersclub.ch/e/documents](http://dinersclub.ch/e/documents) (Diners Club). Any applicable premiums will be charged directly to the card. By applying to take out **payment protection insurance**, as the principal card applicant (main card and, to the extent applicable, partner card with independent income), I hereby certify that I am between 18 and 62 years old, reside in Switzerland or in the Principality of Liechtenstein (the enclaves of Büsingen am Hochrhein [DE] and Campione d'Italia [IT] are excluded), have been employed for more than 6 months and at least 16 hours a week (**the self-employed are not entitled to unemployment coverage**), that my current employment is for an indefinite period and I have not been given notice, I do not plan to take early retirement in the immediate future, have not been absent in part or in full from work due to illness or accident for more than 25 workdays during the last 12 months, have not been treated on an in-patient basis for more than 20 successive days and am not scheduled for admission to a hospital. Excerpt GTI 12.2018 – 12.2018 edition

We acknowledge that the **respective insurer alone** is liable for any errors, negligence, or incorrect information in connection with the insurance contracts it provides. Personal data made available in connection with any insurance may be disclosed to the insurers and will be processed by the Bank and the insurers exclusively for the purpose of concluding and administering the insurance contract and in the event of a claim. Personal data may be disclosed to authorized third parties and/or other Group companies for the purpose of processing the insurance contract. Data may be transferred abroad if such third country provides for equivalent data protection (recognized as such by Swiss data protection legislation).

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## 12. Credit Option Agreement between Cornè Bank Ltd., Via Canova 16, 6901 Lugano, (hereinafter referred to as the "Bank") and the cardholder of a credit card

### 1. Credit option/interest

The credit option will enable the principal cardholder or partner cardholder (hereinafter referred to as the "Cardholder") to pay the amount shown on the relevant monthly statement in installments, for transactions that are performed after expiration of the revocation deadline (see section 3 below). In such cases, the Bank must receive the minimum amount, corresponding to 5% of the total billed amount, subject to a minimum of CHF 100, by the date stated on the monthly statement. Any payment arrears must also be settled immediately. If the Bank is not in possession of the required payment by the stated date, or if the amount paid is less than the prescribed minimum, the Cardholder will be deemed in default in respect of the whole balance, without any further request for payment, with all legal consequences in this regard. On default of the Cardholder, the total balance on any other account statements in the name of the same Cardholder will also immediately become for payment. Any excesses of the spending limit must be settled immediately. The annual interest rate charged on arrears will be no higher than 15% (Article 14 of the Federal Consumer Credit Act [Konsumkreditgesetz – KKG]; the applicable maximum interest rate is set by the Federal Department of Justice and Police (FDJP). A partial payment will initially be used to settle the interest due.

### 2. Check of creditworthiness, spending limit, and overall limit

The spending limit will be set on the basis of the check of creditworthiness and notified to the Cardholder with a copy of the credit card application sent with the credit card. It will be subject to a maximum of 15% (for Classic cards) or 20% (for Gold cards) of the annual income stated in the card application, or fractions thereof. As a rule, the maximum amount will be limited to CHF 10,000 (for Classic cards) or CHF 90,000 (for Gold cards). The check of creditworthiness will be conducted on the basis of the Cardholder information provided on the card application form. In addition, information (regarding current address or financial standing) may be obtained from employers, banks and public bodies (debt enforcement authorities or residents' registration offices), credit reference agencies, and, in particular, from the Zentralstelle für Kreditinformation (ZEK) (Central Office for Credit Information) and the Informationsstelle für Konsumkredit (IKO) (Consumer Credit Information Office).

The spending limit set for the principal Cardholder will apply as an overall limit for all cards in his/her name and those of his/her authorized agents (see the definition of authorized agent in GTC section 1). Thus, the total of all card transactions may not exceed this overall limit. Similarly, the spending limit set for any partner cardholder will apply to all partner cards held by that cardholder. The Bank reserves the right to amend the spending limit at any time, by due written notice to the principal cardholder or to the partner cardholder. Spending in excess of the limit set is not permitted. In the event that the limit is exceeded nevertheless, the Cardholder shall repay the excess amount immediately and in full. The Cardholder shall immediately inform the Bank of any worsening of his/her economic circumstances.

### 3. Revocation and notice of termination

The Cardholder is entitled to give written notice of termination of this credit agreement within 14 days of receipt of the cards requested. The Bank is entitled, at any time, to give 30 days' written notice of termination of a credit option. Otherwise the present credit option will end on expiration of the credit card contract.

### 4. Miscellaneous

No amendments to the present credit agreement will be effective unless it is in writing. Otherwise the current GTC for the Classic and Gold Visa and Mastercard of the Bank apply in their entirety. These will be sent to the Cardholder with a copy of the card application and the card (and can be viewed at [cornercard.ch/e/gtc](http://cornercard.ch/e/gtc) or ordered by telephone on +41 91 800 41 41).

### 5. Applicable Law

All legal relations between the Cardholder and the Bank will be governed by and construed in accordance with Swiss law. Lugano will be the place of performance, the place of debt enforcement for Cardholders resident abroad, and the exclusive place of jurisdiction for all disputes, subject to mandatory provisions of Swiss law. The Bank will, however, also have the right to take legal action against Cardholders in the competent court of their place of residence or in any other court of competent jurisdiction.

Version 04.2017

## 13. Signature

By signing I confirm that I have taken note of, and understood, the above information.

Place/Date \_\_\_\_\_ Credit Card Applicant **X**

Place/Date \_\_\_\_\_ Partner Card Applicant **X**

SC G: I1245 C: I1244

## 14. Have you remembered everything?

- Mobile telephone and e-mail address provided?
- Have you stated your annual income?
- Do you wish to take advantage of any additional services and benefits for your card? Please check as applicable.
- Have you filled out form A completely?
- Have you signed and dated your application?
- Have you enclosed a copy of your identification document (driver's license, passport, ID card, work permit)?

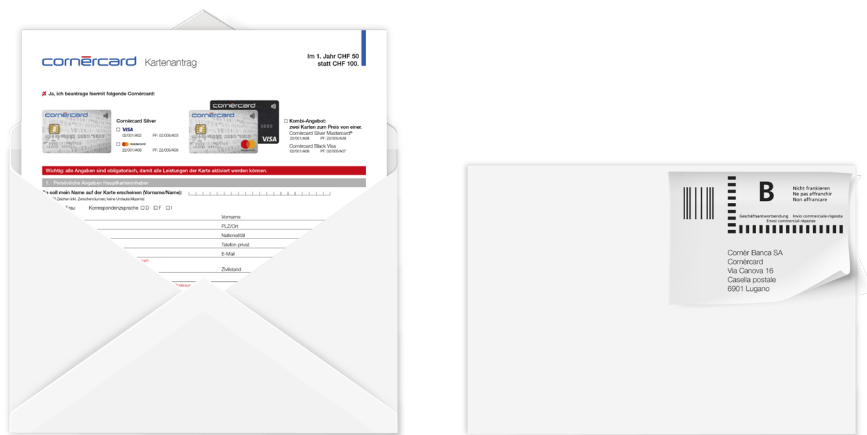


**Important! Please sign the card application and send all the enclosures to:  
Cornè Banca SA, Cornècard, Via Canova 16, 6901 Lugano**

Annual subscription fee	Iberia Gold	Iberia Classic
Principal cards	CHF 220	CHF 140
Partner cards with independent income	CHF 130	CHF 85

Excerpt from «Charges, interest rates and fees» table  
Complete table: [cornercard.ch/e/prices](http://cornercard.ch/e/prices)

## Instructions for sending the card application.



- 1 Duly complete all the fields and sign the card application.
- 2 Enclose all the documents necessary for issuing the card.
- 3 Cut out the prepaid coupon on the last page of this letter.
- 4 Glue the prepaid coupon to the upper right-hand corner of an envelope with a maximum size of B4 (353 × 250 mm).



**B**

Nicht frankieren  
Ne pas affranchir  
Non affrancare

Geschäftsantwortsendung    Invio commerciale-risposta  
Envoi commercial-réponse



Cornèr Banca SA  
Cornèrcard  
Via Canova 16  
Casella postale  
6901 Lugano