

## Services at a glance.



Cornercard Iberia Gold



Cornercard Iberia Classic

Condition <sup>1</sup>			
<b>Welcome Bonus*</b>	Avios <sup>2</sup>	10'000	5'000
<b>Reward programme</b> – for purchases at iberia.com – for your incurred purchases	Avios <sup>2</sup>	CHF 2 = 2	CHF 2 = 2
	Avios <sup>2</sup>	CHF 2 = 1	CHF 2 = 1
<b>Annual fee</b>			
Principal Card	CHF	220	140
Partner Card for persons with their own income	CHF	130	85
<b>Credit limit max.</b>	CHF	90'000	10'000
Services			
<b>Installment plan</b> You choose whether to pay the due balance in full or to pay in monthly installments 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%
<b>Payment term for monthly statement</b> from the date issued, within		25 days	25 days
<b>Cash withdrawal</b> Commission in and outside Switzerland, min. <sup>3</sup> – Withdrawals at ATMs – Withdrawals at bank counters	CHF CHF CHF	3,75% 10 15	3,75% 10 15
<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		1,2%	1,2%
<b>CHF transactions abroad</b>		1,2%	1,2%
<b>Money transfer</b> (e.g. through Western Union or Skrill)		3,75%	3,75%
<b>Payments at the post office</b> Fees for payments at the post office, from	CHF	0.90 <sup>4</sup>	0.90 <sup>4</sup>
<b>Liability in the event of loss or theft of the card</b> If full compliance with all obligations of due diligence	CHF	0	0
<b>Monthly statement</b> – Monthly statement (paper invoice). Free at icorner.ch – Reprint of monthly statement (per order)	CHF CHF	1.50 10	– –
<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	20	20
<b>Iberia Cards with passport photo (optional)</b> Your Passport photo on the backside of your card provides additional security.		free	free



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Services

<p><b>Cornercard Emotions, the leisure time portal</b> Grouped together in a single portal you will find information on events, a programme of Switzerland's upcoming movies, the latest offers, travel, competitions and much more: <a href="http://emotions.cornercard.ch">emotions.cornercard.ch</a></p>	free	free
<p><b>Discover MasterCard® Priceless® cities and see the world's top urban destinations in a completely new light.</b> As a MasterCard® cardholder, you receive exclusive benefits to use in all the MasterCard® Priceless® Cities. Enjoy exclusive shopping excursions and a wide range of high-value offers, and experience unique events in some of the world's most exciting cities. Visit <a href="http://priceless.com">priceless.com</a> now to find out more. This program is exclusively open to MasterCard® cardholders.</p>	free	free

E-Access: Instant Access to Card Data

<p><b>Onlineaccess (included as standard)</b> Card management at the click of a mouse and added security on the Internet</p>	free	free
<p><b>Cornercard App (optional)</b> Access to your card data anytime and anywhere Available for smartphones and tablets</p>	free	free
<p><b>Mobileaccess (optional)</b> More security and control via your cell phone</p> <ul style="list-style-type: none"> <li>- Security Check: notification on suspicion of misuse</li> <li>- Shop Info: automatic notification with purchases</li> <li>- Balance or transaction inquiry</li> </ul>	<p>free</p> <p>per SMS CHF 0.20</p> <p>per SMS CHF 0.50</p>	<p>free</p> <p>0.20</p> <p>0.50</p>

Extra

<p><b>Travel Accident Insurance<sup>5</sup></b> When traveling by public transportation, you and your relatives are insured automatically against travel accidents or delayed/lost luggage Maximum coverage</p> <ul style="list-style-type: none"> <li>- in the event of death or permanent disability CHF 300,000</li> <li>- for rescue and repatriation costs CHF 60,000</li> <li>- delayed/lost luggage, for replacement purchases using your Iberia card from Cornercard CHF 3,000</li> </ul>	no charge	no charge
<p><b>Purchase Protection Insurance<sup>5</sup></b> Worldwide 30-day coverage in the event of theft, damage and destruction of purchases made by you with your Iberia card from Cornercard at merchant locations or online per claim, max. CHF 2,000 Claim amount per year, maximum CHF 5,000</p>	no charge	no charge
<p><b>Legal Protection Insurance<sup>5</sup></b> Helps with disputes related to purchase – worldwide and online Worldwide legal protection for claim settlement or refund, but not exceeding CHF 50,000</p>	no charge	no charge

<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> Reward currency of the Iberia Plus Programme.  
<sup>3</sup> Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).  
<sup>4</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).  
<sup>5</sup> Applies only if payment was made with the Iberia card from Cornercard.  
<sup>\*</sup> Double welcome bonus until May 6<sup>th</sup>, 2017.