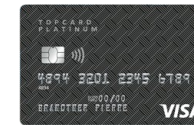
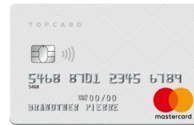
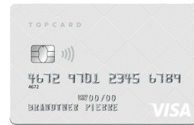


## Overview TopCard Products. Private Card solutions.

[www.topcard.ch](http://www.topcard.ch)



### Credit card information

#### Visa Card Classic

#### Mastercard Standard

#### Visa Card Gold

#### Mastercard Gold

#### Visa Card Platinum

Currencies	CHF		CHF, EUR, USD			CHF, EUR, USD (additional cards also available in a currency different from that of the main card.)
Issuing criteria (gross annual income)	min. CHF 30,000		min. CHF 75,000			min. CHF 120,000
Spending limit	as of CHF 5,000		as of CHF 10,000 (EUR 6,000, USD 8,000)			as of CHF 20,000 (EUR 13,000, USD 20,000)
Fees						
Main card 1 <sup>st</sup> year	CHF 50		CHF 100	EUR 65	USD 75	CHF 250/EUR 175/USD 250 CHF 500/EUR 350/USD 500 (Included in the package are maximally 4 credit cards)
Thereafter per year	CHF 100		CHF 200	EUR 130	USD 150	
Second card for main cardholder	CHF 25		CHF 50	EUR 30	USD 50	free of charge
Partner card from the first year	CHF 25		CHF 50	EUR 30	USD 50	free of charge
Replacement card	CHF 20		free of charge			free of charge
Worldwide cash withdrawals at ATMs and over-the-counter (per withdrawal)						
– commission	4%		4%	4%	4%	4%
– minimum	CHF 10		CHF 10	EUR 8	USD 10	CHF 10/EUR 8/USD 10
Lottery (excluding Swisslos/Loterie Romande), betting, and casino winnings (gambling)	4%, maximum charged per transaction CHF 100		4%, maximum charged per transaction CHF 100/EUR 100/USD 100			4%, maximum charged per transaction CHF 100/EUR 100/USD 100
Reminder fees	CHF 30 to CHF 60					–
Currency conversion for transactions in foreign currencies	Currency exchange rate from UBS Switzerland AG or card company rate plus 1.75% processing fee					
CHF transactions abroad	1.75% processing fee					
Interest rate for payments in installments (credit option)	annual interest rate of 12%					

Services	Visa Card Classic / Mastercard Standard	Visa Card Gold / Mastercard Gold	Visa Card Platinum
<b>Bonus system</b>	–	–	Turnover bonus system: 50% discount by a turnover of more than CHF 40,000 / EUR 28,000 / USD 40,000; 100% discount by a turnover of more than CHF 80,000 / EUR 56,000 / USD 80,000
<b>TopCard Online Portal</b>	✓	✓	✓
<b>Contactless payments</b>	✓	✓	✓
<b>Travel and aviation accident insurance</b> – Death and disability up to – Rescue and repatriation up to	CHF 300,000 CHF 60,000	CHF 600,000 CHF 60,000	CHF 750,000 CHF 60,000
<b>Payment options</b>	<ul style="list-style-type: none"> <li>– Paying-in slip with payment in instalments option</li> <li>– E-bill with payment in instalments option</li> <li>– Direct debit (LSV<sup>+</sup>)</li> </ul>		
<b>Insurance benefits</b> The complete General Terms and Conditions for insurance are available at <a href="http://www.topcard.ch">www.topcard.ch</a>	–	<ul style="list-style-type: none"> <li>– Collision Damage Waiver (deductible insurance for car rental)</li> <li>– Best price Guarantee</li> </ul>	<ul style="list-style-type: none"> <li>– Cancellation</li> <li>– Curtailment of trip</li> <li>– Costs of treatment abroad</li> <li>– Flight delays</li> <li>– Luggage (theft/loss/damage)</li> <li>– Delayed delivery</li> <li>– Collision Damage Waiver (deductible insurance for car rental)</li> <li>– Shop Garant (purchase protection insurance)</li> <li>– Best Price Guarantee</li> </ul>
<b>Platinum Assistance Center</b>	–	–	<ul style="list-style-type: none"> <li>– all you need to know about your Visa Card Platinum</li> <li>– account blocking</li> <li>– support in emergency situations (medical and legal assistance)</li> <li>– Lifestyle Service (restaurant and hotel reservations, ticket orders, flower deliveries and gift services)</li> </ul>
<b>Priority Pass</b>	–	✓	including 4 free entries per year
<b>24-hour customer service / 24-hour Assistance Service</b>	✓	✓	✓
<b>Car hire with special conditions at Europcar</b>	up to 20%	up to 25%	up to 30%

As of May 2017. TopCard reserves the right to alter its services, products and prices at any time in line with changes in market conditions or costs by updating the lists/product information sheets – in justified cases without prior notification; the changes will be communicated in an appropriate form.