

SERVICES AT A GLANCE.

Features and conditions ¹	HC Lugano Gold Mastercard®	HC Lugano Black Mastercard®	HC Lugano Black Mastercard® Prepaid
Annual fee	CHF 80	CHF 0	CHF 0
No bank account required	✓	✓	✓
Cash withdrawal Commission in and outside Switzerland, min. ³ – Withdrawals at ATMs – Withdrawals at bank counters	4% CHF 10 CHF 15	4% CHF 10 CHF 15	3,75% CHF 6 CHF 15
Money transfer/quasi-cash (e.g. through Western Union, Skrill or Revolut) ⁴	4%	4%	3,75%
Query balance – iCornèr App – iCornèr – ATM cash withdrawals in Switzerland – Landline (+41 900 26 76 37), per minute	free of charge free of charge free of charge –	free of charge free of charge free of charge –	free of charge free of charge free of charge CHF 1.40
Reloads – 1 st card reload – All subsequent reloads using QR reference or by bank transfer, minimum CHF 100; maximum CHF 10,000	– –	– –	free of charge CHF 2
Reloads in real time Reload your card: – At secure-reload.ch on our Cornèrcard reload portal – At SBB ticket counters (min. CHF 2) – At kiosk, Press & Books, and avec points of sale (min. CHF 2) For a complete list of all reload options, please go to cornercard.ch/prepaid	– – –	– – –	2,5% 4%, min CHF 2 4%, min CHF 2
Credit interest – Savings interest from CHF 1,000 to CHF 100,000 – Savings interest from CHF 100,001 upwards	0,25% 0,375%	0,25% 0,375%	– –
Instalment plan You choose whether to pay the due balance in full or to pay in monthly instalments of at least 2,5 % or CHF 50. Annual interest rate Credit permitted only if not leading to overindebtedness (Art. 3, par. n, UWG)	14%	14%	–
Purchases in foreign currencies Retail exchange rate of Cornèr Bank Ltd. on the booking date plus foreign currency processing fees of no more than	1,2%	1,2%	1,2%
CHF transactions abroad	1,2%	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 – Immediate card blocking and card replacement in the event of loss of theft, worldwide	CHF 20 –	CHF 20 –	– CHF 20
Monthly statement – Monthly statement (paper format) – Electronic monthly statement (must be activated online at icorn.ch) – Reprint of monthly statement (per order)	CHF 2 free of charge CHF 10	CHF 2 free of charge CHF 10	– free of charge –
Payment term for monthly statement From the date issued, within	25 days	25 days	25 days
Payment of QR-bill	1,2%	1,2%	1,2%
Payments at the post office Fees for payments at the post office, from	CHF 3 ⁵	CHF 3 ⁵	–

E-Access	HC Lugano Gold Mastercard®	HC Lugano Black Mastercard®	HC Lugano Black Mastercard® Prepaid
iCornèr App Access to your card data anytime and anywhere. Available for smartphones and tablets	✓	✓	✓
iCornèr The customer portal for the simple administration of cards, personal details and other services at the click of a mouse	✓	✓	✓

Additional services included	HC Lugano Gold Mastercard®	HC Lugano Black Mastercard®	HC Lugano Black Mastercard® Prepaid
Cornèrcard Cashback⁶ Thanks to the Cornèrcard Cashback program you can collect cashback on every purchase – anytime and anywhere – Cashback on purchase amount	✓ 1%	✓ 0,5%	–
Mobile Payment Paying via your smartphone – it's easy and secure. Find out more at cornercard.ch/mobilepayment	✓	✓	✓
Best Price Guarantee⁷ You receive a refund of the difference in price for an item you purchased with your Cornèrcard 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 1'000	–
Purchase Protection Insurance⁷ Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your Cornèrcard card at merchant locations or online. Maximum coverage: – Per claim – Per year	✓ CHF 2'000 CHF 10'000	✓ CHF 2'000 CHF 5'000	✓ CHF 2'000 CHF 5'000
Legal Protection Insurance⁷ Helps with disputes related to purchase – worldwide and online Worldwide legal protection for claim settlement or refund, but not exceeding	✓ CHF 300'000	✓ CHF 250'000	✓ CHF 250'000
Travel Insurance⁷ Worldwide for an unlimited number of trips per year. Insurance coverage and maximum benefit per event: – Cancellation expenses, travel interruption and travel assistance – Travel delay – Baggage – Treatment expenses and medical assistance – Deductible coverage for car rentals (CDW)	✓ CHF 40'000 CHF 3'000 CHF 10'000 CHF 1'500'000 CHF 10'000	–	–
Extended Warranty for Electrical and Electronic Appliances Insurance coverage: two-year extended warranty for electrical and electronic appliances Maximum amount insured: CHF 3,000 per claim and per year	✓	–	–

Optional additional services	HC Lugano Gold Mastercard®	HC Lugano Black Mastercard®	HC Lugano Black Mastercard® Prepaid
Payment Protection Insurance Insurance coverage through balance cover on my principal credit card in the event of involuntary loss of employment, temporary total incapacity for work, death or permanent disability. Maximum amounts insured: – Per billing unit – Monthly premium shown on your monthly statement	CHF 40'000 0,49%	CHF 10'000 0,49%	–
Travel Insurance⁷ Insurance coverage: cancellation costs, travel interruption and travel assistance and deductible waiver for rental cars (CDW), worldwide for an unlimited number of trips per year – Individual coverage: Maximum amount insured: CHF 10,000 per insured event Annual premium: – Family coverage: Maximum amounts insured: CHF 10,000 per insured person, CHF 40,000 per insured event Annual premium:	– –	CHF 35 CHF 49	CHF 35 CHF 49
Travel Accident Advantage⁷ Insurance coverage: in the event of permanent disability or death for accidents during the entire duration of the trip. Maximum amounts insured: Annual premium (family coverage): 1 st year CHF 45 instead of CHF 60	CHF 500'000 CHF 45	CHF 500'000 CHF 45	–
Private and Motor Legal Protection Insurance Your legal protection insurance provides you with support in the event of a dispute that may arise on the road, in your free time, or at work. The maximum sum insured (legal fees, court costs, etc.) amounts to CHF 500,000 per event (maximum of CHF 150,000 outside the EFTA/EU). – Individual coverage: annual premium – Family coverage: annual premium	CHF 205 CHF 280	CHF 205 CHF 280	–
Extended Warranty for Electrical and Electronic Appliances Insurance coverage: two-year extended warranty for electrical and electronic appliances Maximum amount insured: CHF 3,000 per claim and per year Annual premium:	–	CHF 59	–
Hertz car rental⁷ Worldwide discounts on rental rates	✓	✓	✓

¹ The complete overview of service table is available at [cornercard.ch/e/prices](https://www.cornercard.ch/e/prices)

² In the event that a credit card cannot be issued, we will issue a prepaid card.

³ Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).

⁴ Money transfer transactions by means of a Cornèrcard payment card (including payment card top-ups of third-party payment cards or money transfers to third-party payment cards) require, in accordance with current Visa and Mastercard rules, that the cardholder concerned has been fully identified, that a duly signed Form A has been kept on file for the purpose of establishing beneficial ownership and that the identity of the card applicant has also been verified. Should you wish to carry out such transactions in the future, please complete and sign the PDF available through this link and return it to us together with a copy of a valid identification document (passport, identity card, driver's license, foreigner's identity document).

⁵ Charge varies depending on the amount of the payment. Detailed information can be found at [cornercard.ch/e/payments](https://www.cornercard.ch/e/payments)

⁶ All the information and conditions of participation can be found at [cornercard.ch/cashback](https://www.cornercard.ch/cashback)

⁷ Applies only if payment was made with the card.