

Summary of fees for credit cards and PrePaid cards (valid as of 1 July 2017)

		PrePaid	Silver	Gold
		CHF 50	CHF 100	CHF 200
Annual fee				
Digital services	"one" App	○	○	○
Mailing of paper bills	CHF 2 per bill Electronic bills in "one" App, free of charge	■	■	■
PIN replacement	CHF 10	■	○	○
Replacement card worldwide	CHF 20, in Switzerland generally within two working days, abroad three to six working days	■	■	○
Credit interest rate/interest rate on arrears (annual interest rate)	12%	■	■	■
Processing fees in the event of late payment	CHF 20 per bill	■	■	■
Commission for cash withdrawals	4%, min. CHF 10 at ATMs and bank counters worldwide	■	■	■
Transactions in foreign currency	Amount at exchange rate + processing fee	+1.75%	+1.75%	+1.75%
Transactions in CHF abroad ¹	Amount + processing fee	+1.75%	+1.75%	+1.75%
Card blocking fee	CHF 10	■	○	○
Liability in case of loss or theft	No charge (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken (Art. 3 and 4, General Terms and Conditions)	○	○	○
Fee for special mailing of bill, card, PIN	Effective costs, min. CHF 5	■	○	○
Fee for reprints of bills, transaction overviews, interest statements, etc.	CHF 5 (max. 2 reprints; each additional reprint, CHF 5)	■	○	○
Unjustified objection to a transaction (chargeback)	CHF 30	■	○	○
Order for copy of receipt (sales slip)	CHF 30	■	○	○
Monthly balance/available limit by SMS	Paper bills: CHF 0.50 per SMS Paperless: free of charge	■/○	-	-
Other SMS services (e.g. for transactions in foreign currency)	CHF 0.50 per SMS	■	■	■
Phone support	CHF 1 per call	■	-	-
Top-up fee	1% (min. CHF 5) for each top-up	■	-	-
Commission for balance transfer	CHF 20 per balance transfer to a bank or postal account	■	-	-
Cash payments made at post office	CHF 2 per payment	■	■	■

Notes

- subject to charge
- free of charge
- not relevant