



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

•	, ,	Prepaid	Basic	Silver/Classic	Cald	Platinum
		Ргераіц	DdSIC	Silver/Classic	Gold	Platinum
Annual fee		CHF 50 EUR/USD 25	CHF 30	CHF 100	CHF 200 EUR/USD 200	CHF 500 EUR 350 USD 400
"one" digital service	free of charge	0	0	0	0	0
Mailing of paper bills	CHF/EUR/USD 2 per bill Electronic bills in "one" digital service, free of charge	•	•	•	•	0
PIN replacement	CHF/EUR/USD 10	•		0	0	0
Replacement card worldwide	CHF/EUR/USD 20, in Switzerland generally within two working days, abroad three to six working days	•	•	•	0	0
Credit interest rate/interest rate on arrears (annual interest rate)	12%	•	•	<b>■</b> <sup>1</sup>	<b>■</b> <sup>1</sup>	•
Processing fees in the event of late payment	CHF 20 or EUR/USD 15 per bill			•	•	
Commission for cash withdrawals (excluding Platinum)	4%, min. CHF/EUR/USD 10 at ATMs and bank counters worldwide (Raiffeisen Prepaid YoungMemberPlus: CHF 5 flat fee in Switzerland and abroad)	•	•	•	•	-
Commission for cash withdrawals (Platinum only)	2.5% at ATMs Switzerland: min. CHF 5 or EUR/USD 3.50 Abroad: min. CHF 10 or EUR/USD 7 4% at bank counters worldwide, min. CHF 10 or EUR/USD 7	-	-	-	-	•
Transactions in foreign currency	Amount at exchange rate + processing fee	+1.75%	+2.5%	+1.75%	+1.75%	+1.75%
Transactions in CHF abroad <sup>2</sup>	Amount + processing fee	+1.75%	+2.5%	+1.75%	+1.75%	+1.75%
Card blocking fee	CHF 10	•		0	0	0
Liability in case of loss or theft	No charge (CHF/EUR/USD 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)	0	0	0	0	0
Fee for special mailing of bill, card, PIN	Effective costs, min. CHF/EUR/USD 5			0	0	0
Fee for reprints of bills, transaction overviews, interest statements, etc.	CHF/EUR/USD 5 (max. 2 reprints; each additional reprint, CHF/EUR/USD 5)		•	0	0	0
Unjustified objection to a transaction (chargeback)	CHF 30	_		0	0	0
Order for copy of receipt (sales slip)	CHF 30	_	_ _	0	0	0
Monthly balance/available limit by SMS	Paper bills: CHF 0.50 / EUR 0.30 / USD 0.40 per SMS Paperless: free of charge	<b>■</b> /○	-	-	-	-
Other SMS services (e.g. for transactions in foreign currency)	CHF 0.50 / EUR 0.30 / USD 0.40 per SMS	•	•	•	•	•
Phone support	CHF 1 per call	•	-	-	-	-
Top-up fee	1% (min. CHF 5) or EUR/USD 3 for each top-up		-	Version 1904	-	-
Commission for balance transfer	CHF/EUR/USD 20 per balance transfer to a bank or postal account	-	-	-	-	-
Cash payments made at post office	CHF 2 per payment	•				0

O free of charge





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"one"digital service free of charge O O O O Mailing of paper bills CHF 2 per bill Electronic bills in "one"digital service, free of charge  PIN replacement 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%			Flying Blue World Mastercard <sup>®</sup>	Mercedes Card Mastercard <sup>®</sup>	Visa Collect Card
Mailing of paper bills  CHF 2 per bill Electronic bills in "one" digital service, free of charge  PIN replacement  CHF 10  CHF 20, in Switzerland generally within two working days, abroad three to six working days abroad three to six working days  Credit interest rate on arrears (annual interest rate)  12%  Credit interest rate on arrears (annual interest rate)  12%  Processing fee 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%  +1.75%  +2.59  Card blocking fee  CHF 10  O  O  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  CHF 30  C	Annual fee		CHF 230	CHF 75	CHF 35
Electronic bills in "one" digital service, free of charge  PIN replacement CHF 10 OOO  Replacement card worldwide CHF 20, in Switzerland generally within two working days, abroad three to six working days Credit interest rate on arrears (annual interest rate) 12% Credit interest rate finterest rate on arrears (annual interest rate) 12% Credit interest rate finterest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate/interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest rate) 12% Credit interest rate on arrears (annual interest r	"one"digital service	free of charge	0	0	0
Replacement card worldwide  CHF 20, in Switzerland generally within two working days, abroad three to six working days  Credit interest rate on arrears (annual interest rate)  12%  Processing fee 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%  +1.75%  +2.59  Card blocking fee  CHF 10  O O  III  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  Fee for reprints of bills, transaction overviews, interest statements, etc.  CHF 30  CH	Mailing of paper bills		•	•	•
abroad three to six working days  Credit interest rate on arrears (annual interest rate)  12%  Processing fee 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%  +1.75%  +2.5%  Transactions in CHF abroad  Amount + processing fee  CHF 10  O  O  III  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 30	PIN replacement		0	0	
Processing fee in the event of late payment  CHF 20 per bill  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%  +1.75%  +2.5%  Transactions in CHF abroad  Amount + processing fee  CHF 10  O  O  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  Fee for reprints of bills, transaction overviews, interest statements, etc.  CHF 30  CH	Replacement card worldwide		0	0	•
Commission for cash withdrawals  4%, min. CHF 10 at ATMs and bank counters worldwide  Inansactions in foreign currency  Amount at exchange rate + processing fee  +1.75%  +1.75%  +1.75%  +1.75%  +1.75%  +2.5%  Card blocking fee  CHF 10  O  O  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  Fee for reprints of bills, transaction overviews, interest statements, etc.  CHF 5 (max. 2 reprints; each additional reprint, CHF/EUR/USD 5)  Order for copy of receipt (sales slip)  CHF 30  CHF 30  CHF 30  CHF 30  CHF 30  CHF 30	Credit interest rate/interest rate on arrears (annual interest rate)	12%	•	•	<b>■</b> <sup>1</sup>
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Transactions in CHF abroad  Amount + processing fee  CHF 10  O  Card blocking fee  CHF 10  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  Fee for reprints of bills, transaction overviews, interest statements, etc.  CHF 5 (max. 2 reprints; each additional reprint, CHF/EUR/USD 5)  Unjustified objection to a transaction (chargeback)  CHF 30  CHF 30	Commission for cash withdrawals	4%, min. CHF 10 at ATMs and bank counters worldwide			
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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/EUR/USD 5)  Unjustified objection to a transaction (chargeback)  CHF 30	Transactions in CHF abroad	Amount + processing fee	+1.75%	+1.75%	+2.5%
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Fee for reprints of bills, transaction overviews, interest statements, etc.  CHF 5 (max. 2 reprints; each additional reprint, CHF/EUR/USD 5)  Unjustified objection to a transaction (chargeback)  CHF 30  CHF 30  O  O  O  O  O  O  O  O  O  O  O  O  O	Liability in case of loss or theft		0	0	0
Unjustified objection to a transaction (chargeback)  CHF 30  Order for copy of receipt (sales slip)  CHF 30  CHF 30  O  O  O  O  O  O  O  O  O  O  O  O  O	Fee for special mailing of bill, card, PIN	Effective costs, min. CHF 5	0	0	•
Order for copy of receipt (sales slip)  CHF 30  O  O  O	Fee for reprints of bills, transaction overviews, interest statements, etc.	CHF 5 (max. 2 reprints; each additional reprint, CHF/EUR/USD 5)	0	0	•
	Unjustified objection to a transaction (chargeback)	CHF 30	0	0	•
SMS services (e.g. for transactions in foreign currency)  CHF 0.50 per SMS	Order for copy of receipt (sales slip)	CHF 30	0	0	•
	SMS services (e.g. for transactions in foreign currency)	CHF 0.50 per SMS	•	•	•
Cash payments made at post office CHF 2 per payment	Cash payments made at post office	CHF 2 per payment	•		•

Notes