

# Bonviva Platinum. More exclusivity.

## Everything you need for a transparent fee

In addition to comprehensive banking, Bonviva Platinum offers you first-class insurance benefits and exclusive travel services. Bonviva Platinum gives you more benefits to enjoy: more accounts, more interest, and more Bonviva points that you can redeem for attractive rewards.

### Your needs

- You need a variety of accounts in different currencies and cards to do your daily banking efficiently.
- You want complete transparency regarding costs and do not want to pay extra for every service.
- You want to earn the best possible interest rate on your liquid assets.
- You appreciate exclusive services that make your daily life easier and more pleasant.

### How you benefit

- Straightforward banking – all from a single source
- Fixed package price
- Preferential interest rate on Bonviva savings account
- Bonviva credit cards for more flexibility and attractive rewards
- Easy and secure payments with Google Pay (for Mastercard and Visa), Apple Pay, and Samsung Pay
- Comprehensive protection thanks to Bonviva security and travel services
- Access to an exclusive 24-hour Travel & Concierge Service and over 1,300 airport lounges with Priority Pass

### Bonviva Platinum banking services

- 4 private accounts in CHF
- 1 savings account in CHF (with preferential interest rate)
- 5 current accounts in your choice of CHF, USD, EUR, GBP, or JPY
- 2 debit cards: free cash withdrawals at all ATMs in Switzerland
- Bonviva American Express® Platinum Card
- Bonviva Visa Gold or Bonviva World Mastercard Gold
- Payment transaction fees on private and current account included
- Online & Mobile Banking



### Bonviva Platinum value-added services

- Lost-key service: five key rings included
- Insurance:
  - Transport accident insurance
  - Luggage insurance
  - Return protection insurance
  - Personal assistance
  - Travel cancellation and interruption insurance
  - Loss damage waiver for rental cars
- American Express Selects<sup>SM</sup>: exclusive offers and benefits for American Express cardholders around the world
- Mastercard® Priceless® Cities: exclusive offers for shopping and value-added services for Mastercard World cardholders
- Bonviva Rewards Shop: Bonviva points earned with your Bonviva credit cards can be redeemed for attractive rewards, shopping vouchers, or SWISS Miles & More bonus miles
- Bonviva Travel & Concierge Service: 24-hour personal assistance offering travel information and bookings as well as arrangements for tickets, events, gifts, etc.
- Priority Pass: free and unlimited access to more than 1,300 airport lounges

## Conditions

<b>Package price per month<sup>1</sup></b>	CHF 80
<b>Package price per month with partner option<sup>1, 2</sup></b>	CHF 90
<b>Eligibility</b>	Age 18 and over and resident of Switzerland. The issuance of credit cards and thus the ability to open a Bonviva Banking Package is subject to a credit check by Swisscard AECS GmbH. <sup>3</sup>

## Bonviva Platinum accounts

	<b>Bonviva private account</b>	<b>Bonviva savings account</b>	<b>Bonviva current account</b>
<b>Currency</b>	CHF	CHF	CHF, USD, EUR, GBP, JPY
<b>Interest rate p.a.<sup>4</sup></b>	0.01%	0.40%	CHF: 0.01% Foreign currencies: no interest paid
<b>Interest limit<sup>4</sup></b>	CHF 50,000 for higher amounts consult interest rate flyer	CHF 250,000 for higher amounts consult interest rate flyer	CHF 100,000 for higher amounts consult interest rate flyer
<b>Withholding tax</b>	35% of the credit interest subject to withholding tax. For accounts with an annual end-of-year statement, up to CHF 200 of such credit interest is exempt from withholding tax.		
<b>Availability</b>	CHF 500,000 per year Three months' notice required on larger sums.	CHF 50,000 per year Three months' notice required on larger sums. Twelve free withdrawals allowed per year from the savings account. An administration fee of CHF 10 per withdrawal will be charged starting with the 13th withdrawal in one year.	Total credit balance at any time
<b>Withdrawal limit exceeded</b>	If the withdrawal limit is exceeded without observing the notice period, 1.0% of the excess amount will be automatically debited as a charge. No restrictions on the purchase of securities and precious metals through Credit Suisse or for interest payments and principal repayments at Credit Suisse.		–
<b>Account management per month</b>	Included	Included	Included
<b>Account overdraft</b>	Only by agreement with the bank	Not possible	Only by agreement with the bank
<b>End-of-year statement</b>	Free of charge, annually with statement of interest (quarterly if overdraft interest exceeds CHF 30)	Free of charge, annually with statement of interest	Free of charge, annually with statement of interest
<b>Itemized statement</b>	Free of charge, between the 10th and 20th of each month	Free of charge, annually as of December 31	Only at the client's request
<b>Dispatch of bank documents</b>	E-documents: included Paper documents: subject to charge <sup>5</sup>	E-documents: included Paper documents: subject to charge <sup>5</sup>	E-documents: included Paper documents: subject to charge <sup>5</sup>
<b>Postage</b>	Included	Included	Included
<b>Debit card</b>	Annual fee: included Replacement card: CHF 20 per card Blocking fee: CHF 55 per card Free of charge online	Not possible	Annual fee: included Replacement card: CHF 20 per card Blocking fee: CHF 55 per card Free of charge online
<b>Payment transaction fees</b>	Included <sup>6</sup>	Savings account not suitable for payment transactions (charges apply). If payments are made via the savings account, the general terms and conditions apply.	Included <sup>6</sup>
<b>Online &amp; Mobile Banking</b>	Included	Included	Included
<b>Cardless Cash</b>	Included	Included	Included

1 The package price is debited quarterly.

2 The partner option is based on a joint relationship. You and your partner use the accounts together, with each of you receiving one set of bank cards (debit cards and credit cards).

3 Credit cards issued by Swisscard AECS GmbH. An additional check is required before a credit card can be issued. The latest General Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH apply.

4 For details on interest rates and other limits go to [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

5 For bank documents in paper form, a monthly fee of CHF 2 per client relationship no. and recipient will be charged. In addition, credit and debit advices in paper form will cost CHF 0.50 per individual advice (max. CHF 100 per year).

6 This excludes third-party charges. Credit Suisse assumes usage of up to a maximum of CHF 10,000 per year. For usage in excess of that amount, the conditions stipulated in the latest pricing schedule of Credit Suisse (Switzerland) Ltd. shall apply at [credit-suisse.com/interestrates](https://credit-suisse.com/interestrates).

## Bonviva Platinum credit cards<sup>1</sup>

		Bonviva American Express® Platinum Card	Bonviva Visa Gold/ Bonviva World Mastercard Gold
<b>Annual fee</b>	Principal card	Included	Included
	For each additional card <sup>2</sup>	CHF 120	CHF 120
<b>Liability</b>	If card is lost or stolen	None <sup>3</sup>	None <sup>3</sup>
<b>Replacement card</b>	For instance, in the event of loss, theft, or willful damage	Free of charge	Free of charge
<b>Cash withdrawals with PIN code</b>	ATMs in Switzerland	3.75%, min. CHF 5	3.75%, min. CHF 5
	ATMs/counters abroad	3.75%, min. CHF 10	3.75%, min. CHF 10
<b>Spending limit</b>	Per month for both credit cards	Up to 50,000 <sup>4</sup>	Up to 50,000 <sup>4</sup>
<b>Payment methods</b>	Direct debit (DD)	Yes, in CHF	Yes, in CHF
	Payment slip	Yes, in CHF	Yes, in CHF
<b>Installment facility<sup>5</sup></b>	Minimum payment amount shown on the monthly bill	5% of the total amount, min. CHF 50	5% of the total amount, min. CHF 50
<b>Annual interest<sup>6</sup></b>		12%	12%
<b>Payment reminders</b>		CHF 20	CHF 20
<b>Transactions in a foreign currency or country</b>		2.5%	2.5%

## Bonviva Platinum value-added services<sup>7</sup>

The following insurance benefits depend on the use of the credit cards and provide coverage only when the amount is paid by credit card. These benefits apply to additional cardholders as well.

		Bonviva American Express® Platinum Card	Bonviva Visa Gold/ Bonviva World Mastercard Gold
<b>Lost-key service</b>		5 key rings included (there is a charge of CHF 30 for each additional key ring)	
<b>American Express Selects<sup>SM 8</sup></b>	Special offers at select hotels, restaurants, and shops worldwide	Exclusively for American Express cardholders	–
<b>Mastercard® Priceless® Cities<sup>9</sup></b>	Exclusive offers for shopping and value-added services	–	Exclusively for World Mastercard cardholders
		Maximum sum insured per insurance claim and per insured person	
<b>Transport accident insurance<sup>9</sup></b>	Disability/death in a public mode of transport	CHF 1,000,000	CHF 1,000,000
<b>Personal assistance<sup>8</sup></b>		Arrangements and provision of assistance, plus cash advances, health insurance for foreign travel, vehicle assistance abroad, and home assistance	
<b>Search, rescue, and recovery costs<sup>9</sup></b>		CHF 60,000	CHF 60,000
<b>Luggage insurance<sup>9</sup></b>	For personal luggage when traveling	CHF 6,000	CHF 6,000
<b>Return protection insurance<sup>9</sup></b>	For undamaged, saleable goods with a value of at least CHF 60	CHF 1,000	CHF 1,000
<b>Travel cancellation and interruption<sup>9</sup></b>	For travel and accommodation costs	CHF 15,000	CHF 15,000
<b>Loss damage waiver for rental cars<sup>9</sup></b>	For rental of passenger cars (licensed to carry up to 9 people) for up to 31 days	CHF 80,000	CHF 80,000
<b>Priority Pass<sup>8</sup></b>		Free and unlimited access to more than 1,300 airport lounges	
<b>Bonviva Travel &amp; Concierge Service<sup>8</sup></b>		24-hour personal assistance offering travel information and bookings as well as arrangements for tickets, events, gifts, etc.	

1 Subject to compliance with issuing criteria. You can find the detailed terms and conditions (issuing criteria, card conditions, General Terms and Conditions, and General Insurance Provisions) at [swisscard.ch](http://swisscard.ch).

2 The date on which the annual fee for credit cards is debited may differ from that of the package fee.

3 Provided you have met your obligation to cooperate and exercise due care in accordance with the Terms and Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH available at [swisscard.ch](http://swisscard.ch).

4 Subject to successful credit check by Swisscard AECS GmbH, the issuer.

5 Installment facility requires an accepted and valid credit agreement. Credit approval is prohibited if it leads to overindebtedness for the cardholder.

6 Different provisions may apply to existing contracts that currently use the installment facility. In this case, the applicable annual interest rate can be found on the issuer's current monthly bill, or can be requested from the issuer's customer service team at any time.

7 The advice for non-banking products is not comprehensive.

8 Additional services offered with Bonviva credit cards (also for additional cardholders).

9 The exact terms (including sums insured and exclusions of liability) are shown in the complete Terms and Conditions of Insurance, which can be viewed at [swisscard.ch](http://swisscard.ch) or requested from Swisscard AECS GmbH.

## Bonviva Rewards Shop

	Bonviva American Express® Platinum Card	Bonviva Visa Gold/ Bonviva World Mastercard Gold
Welcome points <sup>1</sup>	20,000	
Bonviva points on card spending <sup>2</sup>	1 CHF = 2 points (convertible into 1 SWISS Miles & More bonus mile)	1 CHF = 0.4 points (convertible into 0.2 SWISS Miles & More bonus miles)

- 1 To receive the welcome points, cardholders must use their credit card at least five times in the first three months. Welcome points apply only to new packages.
- 2 With the exception of fees, interest, chargebacks, amounts outstanding, cash withdrawals, charges of assets, as well as sales from lottery, gambling, and casinos, further restrictions reserved.

### Contact us

Your advisor will be happy to arrange a personal consultation.

Call us at 0848 880 844\*;

Mon.–Fri., 8:00 a.m. to 8:00 p.m.

For further information, visit our website at:

[credit-suisse.com/bonviva](https://credit-suisse.com/bonviva)

\* Please note that telephone calls to our numbers may be recorded. We assume that, by calling us, you accept this business practice.



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