

# Summary of benefits

American Express® Corporate Gold Card



## SERVICES

### INSURANCE<sup>1</sup>

Transport Accident Insurance	Disability or death (business trips)	CHF 850,000
	Disability or death (private trips)	CHF 850,000
Foreign Travel Medical Expenses Insurance	Medical treatment costs	CHF 10,000
Repatriation from abroad	Return transport and transport to hospital	yes
	Repatriation of mortal remains or burial abroad	CHF 3,000
Search, rescue and recovery costs	Search, rescue and recovery transport and transport to hospital	CHF 60,000
Travel assistance	Costs for replacement driver	First Class rail, taxi CHF 80, flight (Bus. Class) from 700 km
	Travel home with hospital stay or death of a person close to you	CHF 2,000
Travel Cancellation and Curtailment Insurance	Travel Cancellation and Curtailment Insurance	CHF 10,000
Travel Inconvenience Insurance	Missed and delayed flight (from 4 hours)	CHF 350
	Baggage delay with outbound flight (from 6 hours)	CHF 1,700
Luggage Insurance	Theft and damage to personal baggage	CHF 4,000
	Transport costs for found baggage	CHF 1,000
Home Assistance	Advance for rescue costs	CHF 10,000
Loss Damage Waiver for Rental Cars	Loss damage waiver	CHF 80,000
	Rental time not used	CHF 40 per day up to max. CHF 500
	Vehicle repatriation costs in the event of an accident or illness	CHF 500
	Door opening costs/replacement key	CHF 500
Vehicle assistance	Breakdown assistance and repairs	yes
Travel information and advances	Organization and arrangement of doctors, travel information, etc.	yes
	Advances for medical costs, lawyers, etc.	CHF 15,000
Return Protection Insurance	for undamaged goods from CHF 60	CHF 1,000
Travel Personal Liability Insurance	Personal injuries	CHF 1,000,000
	Property damage	CHF 20,000
Liability Waiver	Fraudulent card use insurance for business clients	up to CHF 30,000 per cardholder and up to CHF 2,000,000 per business client and calendar year

## ONLINE FUNCTIONS

	3-D Secure technology	yes
	American Express @Work Core	yes
	American Express @Work Enhanced	yes
	MyAccount (American Express Online Account Access)	yes

## DATA SERVICES

	American Express Billing Support Files (for company administrators)	yes
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## EXPENSE MANAGEMENT

	Compatible with all standard software tools for expense management and working with the respective providers	yes
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## LOYALTY PROGRAMS

American Express Membership Rewards	Conversion rate for SWISS Miles & More	1 mile for 2 points
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## SPECIAL OFFERS

	American Express Selects <sup>SM</sup> – exclusive special offers for cardholders	yes
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## TRAVEL SERVICES

	HCorpo – the smart hotel solution	yes
	American Express Corporate Gold Travel Service	yes
Rental car loyalty programs <sup>2</sup>	Hertz	"Hertz Gold Plus Rewards" status
Lounge access	Priority Pass <sup>TM</sup> Lounges <sup>2</sup>	yes

## FEES

### ANNUAL FEES

Annual fee	First card/card package	CHF 250
	Other cards/card packages	CHF 250
Replacement card	In the case of loss, theft or willful damage	inclusive

### ADDITIONAL CHARGES

Withdrawals at ATMs	Switzerland	4%, at least CHF 5
	Abroad/bank counter	4%, at least CHF 5
Payment reminder fee	Fee per payment reminder	CHF 20
Credit interest	Annual interest	15%
Handling fee for foreign currency transactions CHF	CHF	–
	EUR	2%
	USD	2%
	All other currencies	2%
Handling fee for transactions abroad	CHF	–

Service charges	Handling fee for paper statement (per collective statement)	–
	Copy of monthly statement (per order)	–
	Duplicate monthly statement to your own or another address (annual flat rate)	–
	Address enquiry	–
	Postage abroad (per collective statement)	–
	Card delivery by express or courier	–
Fee for payment at a post office counter	Price charged by the post office for cash payments at a post office counter	–

#### PAYMENT DETAILS

Billing types	Centralized	yes
	Individual	yes
Payment options	Direct debit (DD)	yes
	ISR/IPI	yes

#### OTHER

	Card replacement	within 24 hours
	Liability in the event of theft or loss of card	none <sup>3</sup>
	Swiss bank account	yes
	Express issue of new cards (generally within 3 days), per card	CHF 100

<sup>1</sup> Please refer to the General Terms and Conditions of Insurance to obtain the exact provisions (including sums insured and exclusions of liability), which can be viewed at [americanexpress.ch](http://americanexpress.ch) or requested from Swisscard AECS GmbH.

<sup>2</sup> These services are optional and require separate registration. You can find the relevant registration forms at [americanexpress.ch](http://americanexpress.ch). The offers and services described are provided by third parties. Their General Terms and Conditions apply. Swisscard AECS GmbH does not assume any liability for these offers and services.

<sup>3</sup> No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).