

Summary of benefits

American Express® Business Card



SERVICES

INSURANCE¹

Transport Accident Insurance	Disability or death (business trips)	CHF 500,000
	Disability or death (private trips)	CHF 500,000
Search, rescue and recovery costs	Search, rescue and recovery transport and transport to hospital	CHF 60,000
Travel Inconvenience Insurance	Missed and delayed flight (from 4 hours)	CHF 150
	Baggage delay with outbound flight (from 6 hours)	CHF 700
Luggage Insurance	Theft and damage to personal baggage	CHF 1,500
	Transport costs for found baggage	CHF 1,000
Travel information and advances	Organization and arrangement of doctors, travel information, etc.	yes
	Advances for medical costs, lawyers, etc.	CHF 15,000
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

CompanyOnline (Online Account Access)	yes
3-D Secure technology	yes

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	Classic (1 point for every CHF 1 spent ²)	participation CHF 50 per basic account/year (excl. VAT)
	Conversion rate for SWISS Miles & More	1 mile for 2 points

SPECIAL OFFERS

American Express Selects SM – exclusive special offers for cardholders	yes
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TRAVEL SERVICES

HCorpo – the smart hotel solution	yes
Rental car loyalty programs ³	Hertz «Hertz Gold Plus Rewards» status

FEES

ANNUAL FEES

Annual fee 1st year	First card/card package	CHF 0
	Other cards/card packages	CHF 0
Annual fee from 2nd year	First card/card package	CHF 140
	Other cards/card packages	CHF 75
Replacement card	In the case of loss, theft or willful damage	inclusive

ANNUAL FEE CONCESSIONS (SUBSEQUENT YEARS)

Membership Rewards points	Waiver of annual fee on the first card	36,000 points
	Waiver of annual fee on other cards	19,000 points

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	–
	EUR	2.5%
	USD	2.5%
	All other currencies	2.5%
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	according to current postal charges

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 ⁴
	Swiss bank account	yes
	Express issue of new cards (generally within 3 days), per card	–

¹ 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 or requested from Swisscard AECS GmbH.

² Except for fees, interest, back-charges, cash withdrawals, payments for bank transfers and currency exchanges (also into monetary surrogates such as cryptocurrencies, Travelers Cheques, topping up cashless payment methods etc.) as well as payments to securities brokers, payments for services associated with the card (e.g. optional insurance) and any gaming or similar gambling transactions.

³ These services are optional and require separate registration. You can find the relevant registration forms at 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.

⁴ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).