

# Visa Debit

**Worldwide contactless, online and mobile payment with exclusive additional services**

**Visa Debit is available in various versions: Stu, Classic, Prime and Black - choose your universal card now.  
There's a card to suit every need, including attractive insurance policies.**

## Suitable for

- Cashless payments and cash withdrawals worldwide - at over 60 million points of acceptance.
- Simple and secure online and app purchases. Payment authorisation via the debiX+ app provides additional security.
- Deposit as a means of payment for apps - SBB-Mobile, Spotify, Netflix and many more.
- Deposit of CHF and EUR notes as well as CHF coins at selected LUKB ATMs.

## Your benefits

- The card to suit your needs: Visa Debit is available in the various attractive Stu, Classic, Prime and Black versions with different services and insurance policies. Choose the card that suits you best.
- Full transparency: your payments are debited directly to your account.
- Reserve hotels and rental cars - and pay cashless later.
- Choice of debit account at LUKB ATMs
- Self-management of your card in E-Banking/app:

### Limits

- Query current and available daily and monthly limits
- Change daily and monthly limits

### Operational functions

- Block and unblock card
- Manage areas of use (geoblocking)
- Switch contactless payments on and off
- Switch online payments on and off

### Administration

- Reset PIN
- Order new PIN
- Order new or replacement card

## Our services

### Visa Debit Stu - The card for young adults up to 26 years and students

- All the benefits of Visa Debit Classic
- With Stu, you profit from generous discounts in selected shops and at trendy venues: [www.stu.info](http://www.stu.info)

### Visa Debit Classic - The card for everyday purchases

- Shop worldwide without transaction fees
- Contactless payment with card and mobile phone
- Worldwide internet shopping

- Purchases in app stores and apps
- Optimised management functions in E-Banking
- Extensive cyber, legal protection and purchase insurance included
  - Warranty extension
  - Best price guarantee
  - Purchase and ticket insurance
  - Online purchase protection

### Visa Debit Prime - The card for everyday life and travel

- All the benefits of Visa Debit Classic
- Free cash withdrawals abroad
- Advantageous foreign currency surcharges
- Attractive travel insurance policies included, such as medical travel assistance, travel cancellation and interruption insurance and many more
- Free annual membership with Priority Pass for more than 1,700 airport lounges worldwide (admission is subject to charge).

### Visa Debit Black - The exclusive card for high demands

- All the benefits of Visa Debit Prime
- All-inclusive pricing model without further LUKB fees or currency surcharges
- Maximum insurance cover included
- Free annual membership with Priority Pass plus two free admissions to airport lounges per year

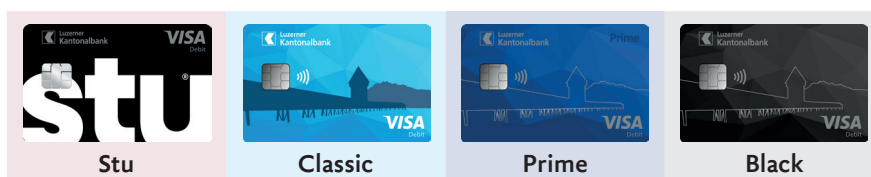
## Please note

- Store the card and PIN carefully and separately.
- Always enter the PIN in a concealed manner.
- Use the debiX+ app for online payments.
- The conditions for using Visa Debit of Luzerner Kantonalbank AG.

## Supplementary solutions

- Visa Debit Classic, Prime and Black on EUR accounts
- LUKB credit cards - for maximum worldwide acceptance in CHF, EUR and USD. With the ONE app, you can always keep track of your credit cards - simply and conveniently.
- Travel - the reloadable PrePaid card from Swissbankers.

## Conditions



	Stu	Classic	Prime	Black
<b>Card prices</b>				
Monthly fee per card <sup>2</sup>	free	CHF 4.00 <sup>3</sup>	CHF 9.00 <sup>4</sup>	CHF 18.00 <sup>5</sup>
Replacement card (loss, theft, defect)	CHF 20.00	CHF 20.00 <sup>3</sup>	free	free
Block card <sup>6</sup>	CHF 30.00	CHF 30.00	free	free
<b>Transaction prices</b>				
Shopping in Switzerland <sup>10</sup>	free	free	free	free
Shopping abroad <sup>7,9</sup>	free	free	free	free
Cash withdrawal in CHF from CHF account				
at LUKB ATMs	free	free	free	free
at ATMs of other cantonal banks	free	free	free	free
at ATMs of other institutions	free	CHF 2.00	CHF 2.00	free
Cash withdrawal in EUR from CHF account				
at LUKB ATMs <sup>8</sup>	free	free	free	free
at ATMs of other cantonal banks <sup>7</sup>	CHF 5.00	CHF 5.00	CHF 5.00	free
at ATMs of other institutions <sup>7</sup>	CHF 5.00	CHF 5.00	CHF 5.00	free
Cash withdrawal in CHF from EUR account				
at LUKB ATMs <sup>8</sup>	free	free	free	free
at ATMs of other cantonal banks <sup>7</sup>	-	free	free	free
at ATMs of other institutions <sup>7</sup>	-	CHF 2.00	CHF 2.00	free
Cash withdrawal in EUR from EUR account				
at LUKB ATMs	free	free	free	free
at ATMs of other cantonal banks	-	CHF 5.00	CHF 5.00	free
at ATMs of other institutions	-	CHF 5.00	CHF 5.00	free
Cash withdrawal abroad <sup>7,9</sup>	CHF 5.00	CHF 5.00	free	free
Cash deposit at LUKB ATMs				
Notes/coins in CHF into CHF account	free	free	free	free
Notes/coins in CHF into EUR account <sup>8</sup>	free	free	free	free
Notes in EUR into CHF account <sup>8</sup>	free	free	free	free
Notes in EUR into EUR account	free	free	free	free

<sup>1</sup> Price for clients with private account blu. For other account products, the Visa Debit Classic prices apply.

<sup>2</sup> Settled as annual fee

<sup>3</sup> Free for clients with private account blu or private account P as well as for clients with Comfort or Premium Investment Advice, Portfolio Management Comfort or Premium

<sup>4</sup> Free for clients with Comfort or Premium Investment Advice, Portfolio Management Comfort or Premium

<sup>5</sup> Free for clients with Premium investment advice, Portfolio Management Premium

<sup>6</sup> Free via E-Banking/app

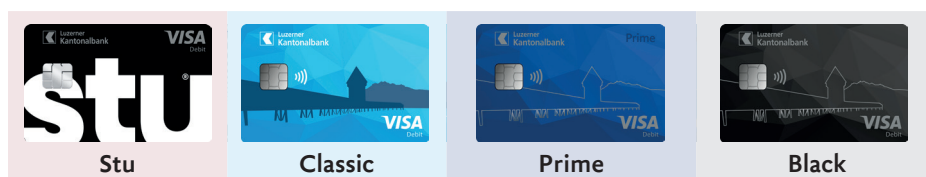
<sup>7</sup> Visa Exchange rate on day of/day before booking. Visa Debit Prime with reduced, Visa Debit Black without foreign currency surcharge. EUR-TRX from EUR account are settled in EUR.

<sup>8</sup> Note rate on day of booking

<sup>9</sup> Plus any fees charged by the respective provider (e.g. ATM operator or merchant).

<sup>10</sup> Purchase with cashback: LUKB does not charge any fees. Surcharges or fees may be charged by the merchant.

## Insurance benefits



Insurance	Stü	Classic	Prime	Black
<b>Shopping insurances</b>				
Warranty extension	plus 1 year, up to CHF 1'000	plus 1 year, up to CHF 1'000	plus 2 years, up to CHF 2'000	plus 2 years, up to CHF 5'000
Best price guarantee	up to CHF 1'000	up to CHF 1'000	up to CHF 2'000	up to CHF 5'000
Shopping insurance	up to CHF 1'000	up to CHF 1'000	up to CHF 2'000	up to CHF 5'000
Ticket insurance	up to CHF 1'000	up to CHF 1'000	up to CHF 2'000	up to CHF 5'000
Online purchase protection	up to CHF 1'000	up to CHF 1'000	up to CHF 2'000	up to CHF 5'000
<b>Cyber insurance</b>				
Card-, identity theft or theft of access data	up to CHF 3'000	up to CHF 3'000	up to CHF 5'000	up to CHF 10'000
Data recovery costs	up to CHF 3'000	up to CHF 3'000	up to CHF 5'000	up to CHF 10'000
<b>Legal protection insurance</b>	up to CHF 30'000	up to CHF 30'000	up to CHF 40'000	up to CHF 50'000
<b>SOS protection for travel incidents</b>				
Medical travel assistance	-	-	up to CHF 200'000	unlimited
Travel interruption	-	-	up to CHF 10'000	up to CHF 20'000
Travel continuation	-	-	up to CHF 700/person or up to CHF 1'000 für vehicle rental	up to CHF 700/person or up to CHF 1'000 vehicle rental
Travel abandonment	-	-	up to CHF 10'000/person, up to CHF 20'000/family	up to CHF 10'000/person, up to CHF 20'000/family
Visiting by relatives	-	-	up to CHF 5'000	up to CHF 5'000
Advance on costs for hospitalisation	-	-	up to CHF 5'000	up to CHF 5'000
24h alarm centre	-	-	yes	yes
<b>Treatment expenses in case of illness &amp; accident</b>			up to CHF 200'000	unlimited
<b>Travel cancellation</b>				
Non-commencement of journey	-	-	up to CHF 10'000	up to CHF 20'000
Delayed departure	-	-	up to CHF 10'000	up to CHF 20'000
Flight delay	-	-	up to CHF 10'000	up to CHF 20'000
<b>Rental car protection</b>				
Deductible guarantee	-	-	up to CHF 2'000	up to CHF 5'000
Fully comprehensive cover	-	-	up to CHF 40'000	up to CHF 80'000
24h vehicle assistance	-	-	yes	yes

All insurance benefits are for a maximum of one calendar year and are subject to use with the LUKB Visa Debit Card. Details of insurance benefits can be found at [lukb.ch/visa-debit](http://lukb.ch/visa-debit)

### Early termination

Early return of the card does not entitle the holder to a refund of the annual fee.

### Restrictions

- Only one Visa Debit per account and authorised cardholder
- Only use the debit card if sufficient funds are available on the account.

### How to get the solution

- You can order the Visa Debit that suits your needs at any time in E-Banking/app.
- Your client advisor will be happy to take your order for a Visa Debit Card by telephone or in person.
- Order the card at [lukb.ch/visa-debit](https://lukb.ch/visa-debit)



### Good to know

#### Register card for online payments

To use your Visa Debit online, you must register your card once for 3D Secure:

#### 1. Download app

Open the debiX+ app from our partner SIX and follow the process.

Tip: scan QR code to download.



debiX+ App



#### 2. Link debit card

You will need your Visa debit card and the 6-digit registration code (OTRC), which will be sent to you automatically by post after you have ordered your card - alternatively, you can also display the OTRC in E-Banking (My LUKB/ My cards/Card details/Generate new registration code (OTRC)).

The debiX+ app is constantly being expanded with new functions and will become an attractive companion for you to manage and control your Visa debit card.

For more information on the Visa debit card and to register in the new debiX+ app, visit [lukb.ch/debix](https://lukb.ch/debix)

#### Deposit the card as means of payment

Deposit the card in your accounts as a means of payment. With the new online function, Visa Debit can be used for all accounts and apps (SBB-Mobile, Spotify, Netflix and many more).

Advisory centre: Phone +41 (0) 844 822 811, [info@lukb.ch](mailto:info@lukb.ch), [lukb.ch](https://lukb.ch). Luzerner Kantonalbank AG, Pilatusstrasse 12, 6003 Lucerne

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