

Card choice

I do not yet have a Viseca credit card and wish to apply for the following card/s in EUR or USD:

I already have a Viseca credit card no. _____ and wish to apply for the following additional card:
(in the same currency as the primary card)



Annual fee



Annual fee

Primary card*		Annual fee		Annual fee
Primary card*	<input type="checkbox"/> World Mastercard® Gold International	EUR 200	<input type="checkbox"/> World Mastercard® Gold International	USD 200
	<input type="checkbox"/> Visa Gold International	EUR 200	<input type="checkbox"/> Visa Gold International	USD 200
Additional card	<input type="checkbox"/> World Mastercard® Gold International	EUR 100	<input type="checkbox"/> World Mastercard® Gold International	USD 100
	<input type="checkbox"/> Visa Gold International	EUR 100	<input type="checkbox"/> Visa Gold International	USD 100

Global limit = maximum spending limit for all primary and additional cards associated with this customer account
I would like the following global limit in EUR/USD (currency according to product selected):

5000 10000 15000 20000 Other: _____ 000

The desired global limit will be individually assessed and approved subject to your financial situation. For technical reasons, the global limit you select will be calculated in CHF. However, the card limit will apply in the currency you have chosen for the card. The global limit granted to cardholders with the option to pay by instalments will be the same as the agreed credit limit.

* Minimum age required to receive main card: 18 years.

Primary card: Personal details

Ms Mr Title _____

Date of birth

First name _____

Marital status _____

Last name _____

Nationality _____

Home address

(A copy of an official identification document with photograph must be enclosed.)

Street/no. _____

Place of citizenship (CH) _____

Postal code/city _____

Type of residence permit B C G Other

Country _____

(A copy of the permit with photograph must be enclosed.)

Resident at this address since

CH residence permit held since

Previous address _____

Phone (home/mobile) _____

Phone (business) _____

E-mail _____

Address for correspondence (if different from home address)

Language of correspondence English Deutsch Français Italiano

First name _____

Last name _____

Street/no. _____

Postal code/city _____

Country _____

Name to be embossed on card (first name and last name):

(max. 24 characters, incl. spaces, capital letters only, no umlauts/accents)

Primary card: Employment and financial details

Employment status Employed Self-employed Retired School Apprenticeship College/university _____

Employer _____

Employed in current job since

Postal code/city _____

Gross annual income CHF _____

Profession/position _____

Apartment/house Rented Owned

Monthly living costs CHF _____

Summary of fees

World Mastercard® Gold International/Visa Gold International in EUR/USD

Annual fee	Primary card: EUR/USD 200 Additional card: EUR/USD 100
Replacement card worldwide	Free of charge, in Switzerland generally within two working days, abroad three to six working days
Commission for cash withdrawals	4%, min. EUR/USD 10 at ATMs and bank counters worldwide
Transactions in foreign currency	Amount at exchange rate + 1.75% processing fee
Credit interest rate/interest rate on arrears (annual interest rate)	12%
Processing fees in the event of late payment	EUR/USD 15 per bill
PIN code/PIN replacement	Free of charge
Cash payments made at post office	CHF 2 per payment
Mailing of paper bills	EUR/USD 2 per bill
Liability in case of loss or theft	No charge (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)

VisecaOne

VisecaOne, the free digital service for your credit cards

VisecaOne (web portal and app) integrates all the digital services available for your credit card. To take advantage of VisecaOne, you must first register with your personal smartphone/mobile phone. After your credit card is issued, all the information you need to register for VisecaOne will be sent to you by post.

Agreement to pay by instalments

Agreement to pay by instalments for Viseca Card Services SA cardholders (valid exclusively for the payment method "Payment slip with option to pay by instalments") between Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich, Switzerland (hereinafter referred to as "Viseca") and the Cardholder using the option to pay by instalments.

1. Conclusion of the Agreement to pay by instalments

By signing this Agreement to pay by instalments/credit card application, the Cardholder acknowledges and accepts the provisions set out below concerning the option to pay his/her monthly credit card bills ("monthly bills") by instalments. The Agreement to pay by instalments enters into effect as soon as the Cardholder has received a copy thereof signed by Viseca. The Cardholder will be sent this copy of the Agreement to pay by instalments subject to a positive outcome to the creditworthiness check described in Section 5 below. The Cardholder will be informed in writing of his/her personal credit limit. This notification will subsequently form an integral part of the present Agreement to pay by instalments. The Cardholder retains the right to cancel the Agreement pursuant to Section 6 below.

2. Option to pay by instalments, credit limit and interest rate

By concluding this Agreement to pay by instalments, Viseca grants the Cardholder the option of settling his/her monthly bills in instalments, within his/her personal credit limit. The outstanding portion of any monthly bill, together with any new charges effected using the card, may not exceed the agreed credit limit. The credit interest charged on outstanding amounts corresponds to an annual interest rate of 12%. Viseca may at any time adapt the annual interest rate, in particular if the maximum interest rate (according to Art 1. VKKG) changes. The Cardholder will be appropriately informed of any change (e.g. on the monthly bill). As per the provisions in Section 4 below, credit interest is payable on outstanding amounts up until the date on which payment is received. No compound interest will be charged.

3. Using the credit limit, minimum monthly payment and repayment

This Agreement to pay by instalments entitles the Cardholder to repay the billed amount in instalments. The minimum monthly payment is indicated on the monthly bill and is at least 5% of the total balance outstanding on the monthly bill but no less than EUR/USD 100 plus unpaid fees and charges, unpaid interest, instalments in arrears and amounts which exceed the credit limit. The Cardholder may repay the entire outstanding amount at any time.

4. Interest payment obligation and late payment

The Cardholder exercises the option to pay by instalments by paying at least the minimum amount (cf. Section 3), but not the total invoiced amount, within the deadline given on the monthly bill. In such cases, credit interest will be charged monthly at current account rates from the first day following the billing date (cf. Section 2). Should all or part of the minimum amount indicated on the monthly bill (cf. Section 3) remain unpaid by the deadline which is also indicated on the monthly bill, the Cardholder will be in default in respect of this amount. The interest rate on arrears corresponds to the currently valid annual interest rate.

5. Creditworthiness and credit information

The creditworthiness check will be performed on the basis of the information stated by the Cardholder on the card application concerning his/her asset and income situation, as well as on the clarifications that are required to be carried out by law with offices such as the Information Office for Consumer Credit (IKO). In addition, Viseca is entitled to obtain information from official public bodies and from the Central Office for Credit Information (ZEK) and to notify the ZEK and/or the IKO of the conclusion and termination of this Agreement and, in the event of the card being blocked, serious payment default or fraudulent use of the card, to also contact the legally authorised bodies, such as the IKO or the ZEK, to obtain information and to report to them. The Cardholder acknowledges and accepts that the ZEK or other legally authorised bodies such as the IKO may make such information available to their members. The granting of credit is prohibited if it may lead to overindebtedness on the part of the Cardholder.

6. Cancellation and termination

The Cardholder is entitled to cancel this Agreement to pay by instalments in writing within fourteen days of receiving the copy thereof signed by Viseca. Moreover, this Agreement to pay by instalments will become null and void upon cancellation of the Credit Card Agreement, without any further action being required on the part of the Cardholder or Viseca. The present Agreement to pay by instalments may be terminated separately by the Cardholder or Viseca at any time with immediate effect. The separate termination of this Agreement to pay by instalments by either the Cardholder or Viseca terminates the option to pay by instalments only. The underlying Credit Card Agreement, including all rights and obligations, remains unchanged. The lawful termination of this Agreement to pay by instalments results in all outstanding sums falling due for immediate payment.

7. Applicable law

The legal relationship between Viseca and the Cardholder in connection with this Agreement to pay by instalments is governed by Swiss law. For Cardholders resident in Switzerland, statutory regulations govern the place of jurisdiction, place of performance and place of debt collection. For Cardholders resident abroad, the place of performance, place of jurisdiction and place of debt collection is Zurich, Switzerland. Viseca reserves the right to take legal action against the Cardholder before any competent court in Switzerland or abroad.

8. Special provisions

Changes or additions to the present Agreement must be made in writing. The latest version of the "Conditions for the Use of the Credit Cards Issued by Viseca Card Services SA", a copy of which the Cardholder has received, also applies. You will receive an unabridged copy of the General Terms and Conditions with your credit card; if so desired, they can be viewed in advance at www.viseca.ch or ordered by calling +41 (0)58 958 84 00. In the event of discrepancies, the provisions of the present Agreement to pay by instalments shall prevail. By signing this Agreement to pay by instalments, the Cardholder confirms that he/she acknowledges and accepts the aforementioned Terms and Conditions.

Important: Please also complete the following page!

Benefits from Viseca Card Services SA to the intermediary bank and customer's waiver

The contractual partner of the undersigned regarding credit and debit cards is Viseca Card Services SA (hereinafter "Viseca"). There is a cooperation agreement between Viseca and the intermediary bank (hereinafter the "Bank") under which the Bank provides various services to Viseca, so for instance regarding the cards' ordering and administration (e.g. recording of customers' data, customer identification) as well as the provision of means of communication (e.g. card applications).

Viseca remunerates the Bank for these services and its sales activity. The remuneration can amount to between 30% and 65% of the fees paid by the undersigned for the issuance and the use of the card. These remunerations are due exclusively to the Bank. This could lead to potential conflicts of interest. For the case that the Bank benefits from payments which it is obliged to reimburse to the undersigned under article 400 of the Swiss Code of Obligations or under any other legal provision, the undersigned hereby agrees that already paid and future remunerations may remain fully with the Bank. Accordingly, the undersigned waives the right to reimbursement in favour of the Bank. The Bank is itself entitled to enforce the waiver of the right to reimbursement against the undersigned. There is no right to reimbursement against Viseca.