

Visa Platinum

I would like the following Visa Platinum as my primary card*



- Visa Platinum CHF**** Annual fee CHF 500
- Visa Platinum EUR**** Annual fee EUR 350
- Visa Platinum USD**** Annual fee USD 400

* Minimum age required to receive primary card: 18 years.
 ** Only one currency can be selected.

I would like the following Double Card free of charge

(only possible in combination with a Platinum primary card)






- Visa Platinum Double Card** with separate billing

Additional card issued in the same currency as primary card and bearing the applicant's name.

Ideal when you want different kinds of expenditure billed separately ("DC" on 2nd embossed line makes additional card easy to identify).

I would like the following additional cards free of charge* with the following type of billing:

	Additional card for primary cardholders			Additional card for third parties		
	Joint billing with primary card	Separate billing	Max. card limit per month***	Joint billing with primary card	Separate billing	Max. card limit per month***
 <input type="checkbox"/> Visa Platinum additional card	<input type="checkbox"/>	<input type="checkbox"/>	_____ 000	<input type="checkbox"/>	<input type="checkbox"/> **	_____ 000
 <input type="checkbox"/> Mastercard® Gold additional card	<input type="checkbox"/>	<input type="checkbox"/>	_____ 000	<input type="checkbox"/>	<input type="checkbox"/> **	_____ 000
 <input type="checkbox"/> Visa Classic additional card	<input type="checkbox"/>	<input type="checkbox"/>	_____ 000	<input type="checkbox"/>	<input type="checkbox"/> **	_____ 000

* The additional card must be in the same currency as the primary card.
 ** For separate billing, please enclose a copy of an official identification document.
 *** Included in the global limit.

Primary card number (if separate order for additional card/s) _____

I would like the following global limit

- CHF 10 000
- CHF 15 000
- CHF 20 000
- CHF 25 000
- Requested limit CHF _____ 000

Global limit = maximum spending limit for all primary and additional cards associated with this customer account.

If the global limit exceeds CHF 25 000, it is essential that an authenticated copy of the passports of the primary and additional cardholders be enclosed with this application (authenticated by a notary, bank or post office in Switzerland or Liechtenstein). The desired global limit will be individually assessed and approved subject to your financial situation. The global limit granted to cardholders with the option to pay by instalments will be the same as the agreed credit limit.

Rewards programmes*



just for you

(only available for CHF cards)

- I want to participate in the free surprise rewards programme of Viseca Card Services SA.

surprise, the free rewards programme by Viseca

With your Visa Platinum you automatically participate in the free surprise rewards programme and collect surprise points. After you have registered, you will enjoy all the benefits surprise has to offer and can redeem your surprise points for attractive rewards.

* You may participate in only one rewards programme.

turnoverBONUS

(available for cards in CHF/EUR/USD)

- I want to benefit from the turnover bonus and reduce the annual fee applicable to my Visa Platinum primary and additional cards.

Annual turnover level and corresponding fee reduction:

- CHF/USD 40 000 – 50% reduction
- CHF/USD 80 000 – 100% reduction
- EUR 30 000 – 50% reduction
- EUR 60 000 – 100% reduction

The combined spending on all your primary and additional cards is credited to your turnover bonus.

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.

Please also complete the following page.

Personal details for primary card and/or Double Card

Ms Mr Title

First name _____

Last name _____

Date of birth D, D, M, M, Y, Y, Y, Y

Home address

Street, number _____

Postcode/town _____

Country _____

For primary card

Correspondence address, if different from home address

First name/last name _____

Street, number _____

Postcode/town _____

Country _____

Correspondence in English Deutsch Français Italiano

Employment and financial details for primary card

Employer _____

Postcode/town _____

Occupation/position _____

Employed here since D, D, M, M, Y, Y, Y, Y

Employment status

Employed Self-employed Retired

Choice of payment method for primary card

Bank/post office _____

Postal code/city _____

- I wish to pay my monthly bill using a **payment slip (ESR) for CHF** or by **bank payment for EUR/USD**.

I may take advantage of the option to pay by instalments. The relevant agreement to pay by instalments is an integral part of this credit card application. The agreement to pay by instalments will only be activated and confirmed once Visa has carried out a creditworthiness check. The granting of credit is prohibited if it may lead to over-indebtedness.

For Double Card

Correspondence address, if different from home address

First name/last name _____

Street, number _____

Postcode/town _____

Country _____

Choice of payment method for Double Card (These details must be provided for the purposes of separate billing.)

Bank/post office _____

Postal code/city _____

- I wish to pay my monthly bill using a **payment slip (ESR) for CHF** or by **bank payment for EUR/USD**.

I may take advantage of the option to pay by instalments. The relevant agreement to pay by instalments is an integral part of this credit card application. The agreement to pay by instalments will only be activated and confirmed once Visa has carried out a creditworthiness check. The granting of credit is prohibited if it may lead to over-indebtedness.

Marital status _____

Place of citizenship (CH only) _____

Nationality _____
(Applicants must enclose a copy of an official identification document including photo.)

Type of residence permit held B C G Other
(Enclose a copy of your residence permit including photo.)

Home phone _____

Business phone _____

Mobile _____

E-mail _____

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

(max. 19 characters, including spaces, capital letters only, no umlauts/accents)

(2nd embossed line, max. 19 characters including spaces, capital letters only, no umlauts/accents)

Annual gross income in CHF (approx.) _____

Apartment/house Rented
 Owned

Monthly housing costs in CHF _____

IBAN _____

You **must** provide your bank information, regardless of which payment method you choose.

- I wish to pay my monthly bill by **direct debit** (only possible for cards denominated in CHF and EUR) and hereby authorise the bank indicated above to pay all bills submitted to it by the card issuer upon presentation. I will receive a monthly bill for information purposes before the corresponding debit is made.

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

(max. 19 characters, including spaces, capital letters only, no umlauts/accents)

_____ D, C

(2nd embossed line, max. 19 characters including spaces, capital letters only, no umlauts/accents)

IBAN _____

You **must** provide your bank information, regardless of which payment method you choose.

- I wish to pay my monthly bill by **direct debit** (only possible for cards denominated in CHF and EUR) and hereby authorise the bank indicated above to pay all bills submitted to it by the card issuer upon presentation. I will receive a monthly bill for information purposes before the corresponding debit is made.

Please also complete the following page.

Personal details for additional card

Ms Mr Title

First name

Last name

Home address

Street, number

Postcode/town

Country

E-mail

Date of birth

Place of citizenship (CH only)

Nationality

Correspondence in English Deutsch Français Italiano

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

(max. 19 characters, including spaces, capital letters only, no umlauts/accents)

(2nd embossed line, max. 19 characters including spaces, capital letters only, no umlauts/accents)

Employment and financial details for additional card (You must provide these details if you want the cards to be billed separately.)

Employer

Postcode/town

Occupation/position

Employed here since

Employment status

Employed Self-employed Retired

Annual gross income in CHF (approx.)

Apartment/house Rented

Owned

Monthly housing costs in CHF

Choice of payment method for additional card (You must provide these details if you want the cards to be billed separately.)

Bank/post office

Postal code/city

IBAN

You **must** provide your bank information, regardless of which payment method you choose.

I wish to pay my monthly bill using a **payment slip (ESR) for CHF** or by **bank payment for EUR/USD**.

I may take advantage of the option to pay by instalments. The relevant agreement to pay by instalments is an integral part of this credit card application. The agreement to pay by instalments will only be activated and confirmed once Viseca has carried out a creditworthiness check. The granting of credit is prohibited if it may lead to over-indebtedness.

I wish to pay my monthly bill by **direct debit** (only possible for cards denominated in CHF and EUR) and hereby authorise the bank indicated above to pay all bills submitted to it by the card issuer upon presentation. I will receive a monthly bill for information purposes before the corresponding debit is made.

Establishment of the beneficial owner's identity

As the applicant for the primary card or as primary cardholder, I declare that the assets used to settle the credit card bills for the primary card and, if applied for, the additional card, and/or paid to the card issuer in excess of such amount (please tick as applicable)

- belong solely to me.
 belong jointly to me and the additional cardholder.
 belong solely to the additional cardholder.

belong to the following person(s):
First name, last name, date of birth, nationality, home address, country

As the applicant for the primary card or as primary cardholder, I undertake to notify the bank/credit card issuer of any and all changes to this information. Deliberately making a false statement when completing this form is punishable by law (Art. 251 of the Swiss Criminal Code, falsification of documents; punishable by imprisonment for up to five years or a fine).

Please also complete the following page.

Agreement to pay by instalments

Agreement to pay by instalments for Visa Card Services SA cardholders (valid exclusively for the payment method "Payment slip with option to pay by instalments") between Visa 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 CHF/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 Visa 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 80 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.

Summary of fees

Annual fee	Visa Platinum CHF CHF 500 Visa Platinum EUR EUR 350 Visa Platinum USD USD 400
Additional card/s	Free of charge
Replacement card worldwide	Free of charge, in Switzerland generally within two working days, abroad three to six working days
Card blocking fee	Free of charge
Credit interest rate/interest rate on arrears (annual interest rate)	12%
Processing fees in the event of late payment	CHF 20 per bill
Commission for cash withdrawals at ATMs	2.5%, min. CHF 5 / EUR/USD 3.50 (Switzerland) 2.5%, min. CHF 10 / EUR/USD 7 (abroad)
Commission for cash withdrawal at bank counters	4% worldwide, min. CHF 10 / EUR/USD 7
Transactions in foreign currency	Amount at exchange rate + 1.75% processing fee
Transactions in CHF abroad	Amount + 1.75% processing fee
PIN replacement	Free of charge
Liability in case of loss or theft	No charge (CHF/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)
Mailing of paper bills	Free of charge
Fee for special mailing of bill, card, PIN	Free of charge
Fee for reprints of bills, transaction overviews, interest statements, etc.	Free of charge
Unjustified objection to a transaction (chargeback)	Free of charge
Voucher request (copy of sales voucher)	Free of charge
Priority Pass membership for primary Platinum cardholder Lounge admissions	Free of charge Four admissions per year free of charge, additional admissions EUR 24 per person/admission (charged directly to cardholder's Visa Platinum account)
Priority Pass membership for additional Platinum cardholder Lounge admissions	EUR 66 (preferential rate) EUR 24 per person/admission

Please complete the following page.

Extract from the General Terms and Conditions, waiver and signatures

Declaration by the undersigned

The undersigned herewith **confirms** that the above statements are accurate and authorises Viseca Card Services SA to request from third parties, in particular from the Central Office for Credit Information (ZEK), authorities such as debt collection and tax authorities, residents' registration offices, the intermediary bank, credit agencies, employers, other companies of the Aduno Group (www.aduno-gruppe.ch) and other institutions provided for by law such as the Information Office for Consumer Credit (IKO) or other suitable points of information, all information required to verify the information given above, to process the card application, to issue the card and to perform the contract, and, if the card is blocked, the account is in arrears, fraudulent use is made of the card or other such circumstances apply, to also file reports with the ZEK and with other competent authorities as required by law. For these purposes the undersigned herewith **releases** such entities and authorities from their banking, professional and other duties of secrecy.

Viseca Card Services SA may reject this card application without stating reasons. In this case, Viseca Card Services SA and the other members of the Aduno Group are authorised to offer the undersigned other products and services (including by sending e-mails to the address given above). The undersigned may revoke this authorisation at any time in writing.

Viseca Card Services SA is authorised to mandate third parties in **Switzerland and abroad** to provide in full or in part any and all services pursuant to the contractual relationship, including rewards programmes (e.g. application processing, manufacturing of cards, online services). The undersigned **authorises** Viseca Card Services SA to provide such third parties with the data necessary for diligently performing their duties and to transfer such data **abroad** for such purposes. Data shall only be transferred if the recipient undertakes to keep the data secret and/or to comply with appropriate data protection standards and also obliges any other contractual partners to comply with these duties. For further information about data protection, consult the General Data Protection Policy of the card issuer available at www.viseca.ch.

By signing and/or using the card, the undersigned confirms that he/she has acknowledged, understood and accepted **Viseca Card Services SA's conditions governing the use of credit cards and PrePaid cards and the special conditions for participating in the surprise rewards programme of Viseca Card Services SA (Conditions)**. The undersigned will receive the complete conditions together with the card. **Prior to that the conditions may be ordered by calling +41 (0)58 958 80 00 or – along with the fees currently applicable to the use of the card and the contractual relationship – a copy may be obtained at www.viseca.ch. This contract is governed by Swiss law.** The place of performance, place of jurisdiction, and – if the undersigned is resident abroad – the place of debt collection shall be **Zurich**.

The undersigned further confirms that he/she has acknowledged, understood and accepted the enclosed notice „Benefits from Viseca Card Services SA to the intermediary bank and customer's waiver“.

Signature

Applicant for/holder of primary card **must always sign**

Place/date

Signature

Applicant for an additional card **must always sign (if applicable)**

Enclosures (non-returnable)

Applicant for primary card:

- Copy of passport or ID card (front and reverse), with clearly showing photograph, signature and date of issue.
- Copy of residence permit, clearly showing photograph, signature and date of issue.
- If global limit is more than CHF 25 000: copy of passport or ID (front and back) certified by e.g. a notary, bank or post office in Switzerland or Liechtenstein..
- Copies of last three payslips and/or evidence of assets (account statement).

Applicant for additional card:

- Copy of passport or ID card (front and reverse), with clearly showing photograph, signature and date of issue.
- Copy of residence permit, clearly showing photograph, signature and date of issue.
- If global limit is more than CHF 25 000: copy of passport or ID (front and back) certified by e.g. a notary, bank or post office in Switzerland or Liechtenstein.
- Copies of last three payslips and/or evidence of assets (account statement).

Please send the fully completed and signed form together with the requisite ID copies to:

Your bank or Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich

Leave blank

Client ID

Preferred partner (if applicable, you must enter client ID)

Date

Application bank code GSS IID

Bonus code 1 2 3

Annual fee Default 01 Alternative 1st year Subsequent years

Client category Default REG Alternative

Direct Debit ID VIPLA (for CHF) Direct Debit ID VPEUR (for EUR)

DIP DIS

Name/place, bank/agent

DIC Ref. no.

Contact

Phone

Stamp/legally binding signatures

Identification as per CDB completed

PEP

Credit check: positive negative by Viseca



Viseca Card Services SA

Hagenholzstrasse 56

P.O. Box 7007

8050 Zurich

Phone +41 (0)58 958 80 00

Fax +41 (0)58 958 80 01

Platinum Service Line +41 (0)800 752 846

info@platinum.ch

www.viseca.ch

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.