

Choice of primary card

I would like the following Visa Platinum primary card*:



- Visa Platinum CHF Annual fee CHF 550
- Visa Platinum EUR Annual fee EUR 450
- Visa Platinum USD Annual fee USD 450

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

Global limit

I would like the following global limit in the aforementioned currency:

- 10 000 15 000 20 000 25 000 Requested limit: 000

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

Choice of additional card(s), joint billing with primary card*

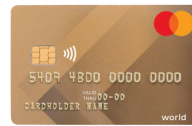
I would like to request the following additional card(s) free of charge:



Visa Platinum

- Additional card for primary cardholder
- Additional card for third person, max. card limit per month 000
(included in global limit)

* The additional card must be in the same currency as the primary card.
Additional cards are billed jointly with the primary card. For separate billing, see page 3.



Mastercard® Gold

- Additional card for primary cardholder
- Additional card for third person, max. card limit per month 000
(included in global limit)

Rewards programmes

I want to participate in the following rewards programme (only one may be selected):



Just for you

(only available for CHF cards)

- I want to participate in the free surprize rewards programme of Viseca Card Services SA, and I hereby accept the applicable terms and conditions at viseca-payment.ch/surprize-terms

surprize, the free rewards programme by Viseca

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

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

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

"one" digital service

"one", the free digital service for your credit card

"one" (web and app) integrates all the digital services relating to your credit card. To take advantage of all the benefits offered by "one", you have to register for the service with your personal smartphone or mobile phone. Information on how to register for "one" will be sent to you by post after your card is issued.

Important: Please also complete the following page.

Personal details of primary cardholder

<input type="checkbox"/> Ms <input type="checkbox"/> Mr <input type="checkbox"/> Title	Marital status
First name	Nationality
Last name	(a copy of an official identification document with photograph must be enclosed)
Date of birth [D][D][M][M][Y][Y][Y][Y]	Place of citizenship (CH)
Home address	Residence permit <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> G <input type="checkbox"/> Other
Street/number	(a copy of the permit with photograph must be enclosed)
Postal code/city	Phone (home)
Country	Phone (business)
Address for correspondence (if different from home address)	Mobile
First name	E-mail
Last name	Correspondence in <input type="checkbox"/> English <input type="checkbox"/> Deutsch <input type="checkbox"/> Français <input type="checkbox"/> Italiano
Street/number	Name to be embossed on card (first name and last name):
Postal code/city	_____
Country	(max. 19 characters, including spaces, capital letters only, no umlauts/accents)

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

Employment and financial details

Income <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/>	
Employer	Employed in current job since [D][D][M][M][Y][Y][Y][Y]
Postal code/city	Annual gross income CHF _____
Occupation/position	Apartment/house <input type="checkbox"/> Rented <input type="checkbox"/> Owned
	Living costs per month CHF _____

Payment methods for primary card

Bank/post office	IBAN _____
Postal code/city	You are required to provide your bank information, regardless of which payment method you choose.
<input type="checkbox"/> I wish to pay my monthly bill by QR bill for CHF or by bank transfer for EUR/USD .	<input type="checkbox"/> I wish to pay my monthly bill by direct debit
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 option 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 overindebtedness.	(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 before the corresponding debit is made.

Personal details of third party for additional card, joint billing with primary card

<input type="checkbox"/> Ms <input type="checkbox"/> Mr <input type="checkbox"/> Title	Date of birth [D][D][M][M][Y][Y][Y][Y]
First name	Nationality
Last name	(a copy of an official identification document with photograph must be enclosed)
Home address	Place of citizenship (CH)
Street/number	Correspondence in <input type="checkbox"/> English <input type="checkbox"/> Deutsch <input type="checkbox"/> Français <input type="checkbox"/> Italiano
Postal code/city	Name to be embossed on card (first name and last name):
Country	_____
E-mail	(max. 19 characters, including spaces, capital letters only, no umlauts/accents)

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

Important: Please also complete the following page.

Establishment of the beneficial owner's identity (form A) for joint billing

As the applicant for the primary card and/or as the 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 credit 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

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As the applicant for the primary card and/or as the 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).

Choice of additional card with separate billing*

I would like the following Visa Platinum additional card free of charge:



Visa Platinum

- Additional card for primary cardholder
- Additional card for third party
- Max. card limit per month 000
(included in global limit)



Mastercard® Gold

- Additional card for primary cardholder
- Additional card for third party
- Max. card limit per month 000
(included in global limit)

* Only one additional card may be selected per application. The additional card must be in the same currency as the primary card. It is billed separately. Further additional cards can be applied for using a separate additional card application.

Personal details of third party

Ms Mr Title

First name

Last name

Home address

Street/number

Postal code/city

Country

E-mail

Address for correspondence (if different from home address)

First name

Last name

Date of birth

Nationality

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

Place of citizenship (CH)

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)

Street/number

Postal code/city

Country

Employment and financial details

Income Employed Self-employed Retired

Employer Employed in current job since |D|D| |M|M| |Y|Y|Y|Y|

Postal code/city Annual gross income CHF | | | | | | | | | |

Occupation/position Apartment/house Rented Owned

Living costs per month CHF | | | | | | | |

Payment methods for additional card with separate billing

Bank/post office IBAN | | | | | | | | | | | | | | | | | | | | | | | |

Postal code/city **You are required to provide your bank information, regardless of which payment method you choose.**

I wish to pay my monthly bill by **QR bill for CHF** or by **bank transfer for EUR/USD.**

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 before the corresponding debit is made.

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 option 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 overindebtedness.

Establishment of the beneficial owner's identity (form A) for separate billing with additional cards

To be completed only for payment involving separate billing.

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

belong solely to me.

belong to the following person(s):

First name, last name, date of birth, nationality, home address, country

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As the applicant for the additional card or as the additional cardholder with separate billing, 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).

Important: 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 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

	Visa Platinum
Annual fee	Visa Platinum CHF Annual fee CHF 550 Visa Platinum EUR Annual fee EUR 450 Visa Platinum USD Annual fee USD 450
Additional card(s)	Four additional cards free of charge (two Visa Platinum and two World Mastercard® Gold)
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 fee in the event of late payment	CHF 20 per bill
Commission for cash withdrawals at ATMs	2.5%, min. CHF 5 or EUR/USD 3.50 (Switzerland) 2.5%, min. CHF 10 or EUR/USD 7 (abroad)
Commission for cash withdrawals at bank counters	4% worldwide, min. CHF 10 or 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 code/PIN replacement	Free of charge
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
Mailing of paper bills	Free of charge or via "one" digital service
Fee for special delivery of bills, card, PIN	Free of charge
Fee for reprinting bills, transaction summaries, statements of interest paid, etc.	Free of charge
Unjustified objection to a transaction (chargeback)	Free of charge
Order for copy of receipt (copy of sales slip)	Free of charge
Priority Pass membership*	Free membership for the primary cardholder and one additional cardholder. The Priority Pass provides unlimited access to over 1 300 airport lounges.
Lounge entry for third parties	CHF 32, EUR 28 or USD 32 per person/entry (charged directly to the Visa Platinum card account)

* Priority Pass membership must be applied for separately. You will find this application at viseca.ch/platinum

Important: Please also complete the following page.

Insurance cover

Your credit card gives you access to useful insurance at no extra cost. **Viseca Payment Services SA**, as the policyholder, offers card customers of the card issuer, **Viseca Card Services SA**, insurance cover at the same time as the card agreement is concluded. For the purposes of processing the card-related insurance, your data will also be passed on to the card issuer, Viseca Card Services SA, and to the insurers. Any questions and concerns will be handled by the card issuer on behalf of Viseca Payment Services SA. An overview and the General Insurance Conditions (GIC) can be found at viseca.ch/insurance

Excerpt from the GTC and supplemental terms and conditions

Declaration by the undersigned

By signing this document, the undersigned **confirms** the accuracy of the above information and **authorises** Viseca Card Services SA ("Viseca" or "we"):

- as part of the card application process and for the purpose of issuing the card, to verify and process the information provided above and to obtain the necessary information from third parties, e.g. from the Central Office for Credit Information ("ZEK"), from public authorities (e.g. debt enforcement and tax offices, residents' registration offices), the Referring Bank, credit reporting agencies, employers and other information centres that are specified by law (e.g. Consumer Credit Information Office [IKO]) or otherwise appropriate;
- to report facts such as card blocking, payment arrears or misuse of the card to the ZEK and, in the cases provided for by law, to the competent authorities; and
- if the card was ordered from a Referring Bank, to obtain all information and documents from the Referring Bank that are necessary to combat money laundering and terrorist financing. The undersigned thereby also authorises the Referring Bank to disclose such information and documents to us and to notify us of any changes to customer data.

Within the scope of these authorisations, the undersigned **releases** us and the Referring Bank from the obligation to preserve banking, business or official secrecy and to comply with data protection rules.

We are entitled to engage service providers and third parties in Switzerland and abroad to perform our services. This includes e.g. card application review, card creation, online services, transaction processing, collection, operational data analysis to improve our fraud prevention and risk models or sending information or offers. The undersigned **authorises** us to furnish these service providers and third parties with the data necessary to perform the tasks incumbent on them.

Insofar as the undersigned has ordered the card from one of our Referring Banks, he/she **authorises** us and agrees that:

- Viseca will share the personal data as well as credit and prepaid transaction data with that bank; and
- the Referring Bank may use the transaction data received for its own purposes in accordance with its own data protection provisions for all of its business areas, particularly for risk management and marketing purposes.

The undersigned may revoke this consent prospectively at any time by giving written notice.

Place/date

Place/date

The undersigned **authorises** and agrees to allow us:

- to create and evaluate customer, consumption and preference profiles in order to offer products and services (including those of third parties) to the undersigned;
- in the context of our collaboration with our programme partners and other partners outside the companies affiliated with Viseca (viseca.ch/corporate), to provide them with certain information for purposes including but not limited to marketing and profiling; and
- to send such information to the undersigned at his/her e-mail address, postal address or by telephone (e.g. SMS) or provide the same via online services.

The undersigned may revoke this consent prospectively at any time by giving written notice.

We have the right to reject this card application or individual applications without indicating any reason. In this case, we and our affiliated companies are entitled to offer other products or services to the undersigned (including to the e-mail address or mobile number indicated above). The undersigned may revoke this authorisation in writing at any time.

By signing the application or the card, using and/or storing the card on a mobile or other device, the undersigned confirms that he/she has read, understood and accepted the **General Terms and Conditions for Payment Cards of Viseca Card Services SA – Private (GTC) and Viseca's Privacy Policy**. The undersigned will receive an excerpt from the GTC as well as a link to the complete GTC together with the card. The GTC and the Privacy Policy as well as the fees currently associated with the use of the card or the contractual relationship may be viewed at any time at viseca.ch or ordered by telephone on +41 (0)58 958 84 00.

The Contract shall be governed by Swiss law. Unless mandatory statutory provisions apply, **Zurich** shall be the place of performance, jurisdiction and, for signatories residing abroad, the place of debt enforcement.

Signature (applicant for primary card must always sign)

Signature (applicant for additional card must always sign, if applicable)

Enclosures

- Swiss citizens:
Copy of passport or ID card (front and reverse, showing a clear photograph, signature and the issue date) of the **applicant for the primary card and for any additional card** (if requested).
- If global limit is more than CHF 25 000:
Copy of passport or ID card (front and reverse; certified by e.g. a notary, bank or post office in Switzerland or Liechtenstein) of the **applicant for the primary card and for any additional card** (if requested and for separate billing).
- Foreign nationals:
Copy of residence permit (front and reverse, showing a clear photograph, signature and the issue date) of the **applicant for the primary card and for any additional card** (if requested).
- If global limit is more than CHF 25 000:
Copy of residence permit (front and reverse; certified by e.g. a notary, bank or post office in Switzerland or Liechtenstein) of the **applicant for the primary card and for any additional card** (if requested and for separate billing).

(Enclosures non-returnable)

Please send the fully completed and signed form together with the requisite ID copies to your bank or to
Viseca Card Services SA, Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich.

Leave blank

Client ID	<input type="text"/>	<input type="checkbox"/> Preferred partner (if applicable, client ID must be entered)	Date	<input type="text"/>		
Application IID	<input type="text"/>	GSS IID	<input type="text"/>	Bonus code 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/>		
Customer category Default REG Alternative	<input type="text"/>	Annual fee Default 01 Alternative 1 st year	<input type="text"/>	Subsequent years	<input type="text"/>	
Name/place, bank/agent	Direct Debit ID VIPLA (for CHF)		DIP	<input type="text"/>	DIS	<input type="text"/>
Contact person	Direct Debit ID VPEUR (for EUR)		DIC	<input type="text"/>	Ref. no.	<input type="text"/>
<input type="checkbox"/> Identification carried out as per CDB	<input type="checkbox"/> PEP	Stamp/legally valid signatures				
Creditworthiness check:	<input type="checkbox"/> positive	<input type="checkbox"/> negative	<input type="checkbox"/> by Viseca			

Legal information from Luzerner Kantonalbank AG: Benefits from Visa Card Services SA to the intermediary bank and customer's waiver

The contractual partner of the undersigned regarding credit and debit cards is Visa Card Services SA (hereinafter "Visa"). There is a cooperation agreement between Visa and the intermediary bank (hereinafter the "Bank") under which the Bank provides various services to Visa, 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).

Visa 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 cardholder 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 Visa. Further information on compensation can be found in the general terms and conditions for payment cards of Visa Card Services on their website.