



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

To be completed only for payment involving billing with the primary card.

As the primary cardholder, I declare that the assets used to settle the credit card bills for the primary card and 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 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).

## 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).

## Summary of fees

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](https://www.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](http://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](http://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](http://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

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Swiss citizens:</b><br>Copy of passport or ID card (front and reverse, showing a clear photograph, signature and the issue date) of the <b>applicant for the primary card and for any additional card</b> (if requested).   | <input type="checkbox"/> <b>Foreign nationals:</b><br>Copy of residence permit (front and reverse, showing a clear photograph, signature and the issue date) of the <b>applicant for the primary card and for any additional card</b> (if requested).  |
| <input type="checkbox"/> If global limit is more than CHF 25 000:<br>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 <b>applicant for the primary card and for any additional card</b> (if requested and for separate billing). | <input type="checkbox"/> If global limit is more than CHF 25 000:<br>Copy of residence permit (front and reverse; certified by e.g. a notary, bank or post office in Switzerland or Liechtenstein) of the <b>applicant for the primary card and for any additional card</b> (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 <sup>st</sup> year <input type="text"/>	Subsequent years <input type="text"/>
Name/place, bank/agent <input type="text"/>	Direct Debit ID VIPLA (for CHF) <input type="text"/>	DIP <input type="text"/>
Contact person <input type="text"/>	Direct Debit ID VPEUR (for EUR) <input type="text"/>	DIS <input type="text"/>
<input type="checkbox"/> Identification carried out as per CDB	<input type="checkbox"/> PEP	DIC <input type="text"/>
Creditworthiness check: <input type="checkbox"/> positive	<input type="checkbox"/> negative	Ref. no. <input type="text"/>
<input type="checkbox"/> by Viseca	Stamp/legally valid signatures	

## **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.