

# DECLARATION CONCERNING CREDIT SUISSE REPRESENTATIVES SUPPORTING BUSINESS CLIENTS AND THEIR EMPLOYEES WITH REGARD TO BUSINESS CLIENT PRODUCTS ISSUED BY SWISSCARD AECS GMBH

## 1 – THE COMPANY

Legally binding company name ((acc. to the commercial register, if entered) (subsequently referred to as the **“company”**)

Street/No. (domicile address)

Zip code

Town

Country (state)

Phone

Fax

## 2 – ACKNOWLEDGES AND CONSENTS TO THE FOLLOWING

- Swisscard AECS GmbH (subsequently referred to as **“Swisscard”**) is the issuer of basic accounts for companies, which include corporate cards issued for company employees and other card products for business clients and their employees (subsequently referred to as **“business client products”**). This declaration applies exclusively to business client products without the Credit Suisse logo.
- This declaration applies to all current and future basic account relationships opened between Swisscard and the company.
- This declaration subsequently applies to all corporate cards issued to the company’s employees under these basic accounts from Swisscard (current and future).
- Credit Suisse (i.e. the group of companies based in Switzerland that belong to the Credit Suisse Group, subsequently referred to as **“Credit Suisse”**) can act as the authorized representative for Swisscard with regard to supporting the company (as the basic account holder) and its employees (as corporate cardholders, subsequently referred to as **“employees”**) and therefore forward company or employee information and orders to Swisscard to make it easier to support the company or its employees.

With regard to the aforementioned basic accounts held by the company and the corporate cards held by the company’s employees under these basic accounts, the company acknowledges that for the duration of the contractual relationships between the company and Swisscard and while a banking relationship exists between the company and Credit Suisse, their Credit Suisse customer adviser, their deputy and all the other employees in Credit Suisse customer adviser’s team (referred to in the following as **“CS representative”**) are authorized to:

- Accept information and orders from the company or its employees as holders of corporate cards in the name and on behalf of Swisscard and
- Forward this information and orders to Swisscard as well as
- Forward any important information from Swisscard to the company or its employees as holders of corporate cards,

if this refers to the following **definitive list** of customer service categories:

- Making inquiries with Swisscard about the status of the application check for a basic account or corporate card application (without the disclosure of any reasons provided by Swisscard for rejecting the application for a basic account or corporate card)
- Making inquiries with Swisscard regarding transactions (e.g. amount, transaction date, exchange rate for transactions abroad), payments, balance or limit
- Making inquiries with Swisscard regarding the status of the basic account/corporate card as well as the expiry and postage of corporate cards
- Requesting that Swisscard change the company contact details (phone/fax number, address, language, contact person on the statement)
- Requesting a new PIN from Swisscard (if the PIN code is lost/forgotten) for employees as holders of corporate cards
- Requesting that Swisscard renew the corporate cards early (e.g. for card renewal if the employee concerned is absent on vacation) and issue replacement cards
- Requesting a temporary increase to the limit for employees’ corporate cards (not: increasing the basic account limit) by making an advance payment into the basic account with Swisscard
- Requesting that Swisscard reduce the basic account and/or corporate card limits
- Requesting that Swisscard switch the limit (limit increase for corporate card A at the same time as a limit decrease by the same amount for corporate card B)
- Applying for a limit increase (including providing information relevant for the credit check) for the company and employees
- Making inquiries with Swisscard regarding DD (e.g.: Was the amount debited by DD? When was the amount debited? Which DD account?)
- Making inquiries with Swisscard regarding payment history (e.g. amount on last statement, last payment entry)
- Requesting that Swisscard (manually) collect a DD again, once it can be covered
- Informing Swisscard that the employee (corporate cardholder) or the company withdraw their authorization regarding direct debits (requesting that Swisscard adapt the payment type accordingly, i.e. changing to payment slip)
- Requesting that Swisscard change the billing period for the basic account statement
- Requesting that Swisscard send one or more additional payment slips (e.g. to pay the statement in several installments, payment slip lost)
- Making inquiries with Swisscard regarding the reason for fees (e.g. interest or reminder charges)
- Requesting that payments are looked into (as the payment was not credited): employee for the payment concerning them (with decentralized billing), company for payments concerning all employees



## ACKNOWLEDGES AND CONSENTS TO THE FOLLOWING – CONTINUED

- Requesting that Swisscard send copies of extracts for an employee's corporate card account (to this employee's address) or copies of extracts for the basic account (to the company address)
- Loyalty programs inquiries regarding points balance, requesting to open a reward program or merge points (e.g. if someone has different points accounts) and requesting to transfer or redeem points (rewards)
- Request that Swisscard send a tax certificate regarding the company (one-off request or permanent activation)
- Requesting that Swisscard transfer a payment to another basic account/card account
- Requesting that Swisscard add another address for copies of statements (e.g. copy of statement to trustee)
- Making inquiries with Swisscard regarding the set-up of insurance (only on behalf of the company)
- Requesting that Swisscard close a corporate card as a result of an employee's death
- Making inquiries with Swisscard regarding transactions that have not been debited yet (e.g. the transaction amount, transaction time)
- Answering inquiries from Swisscard regarding suspicious transactions (e.g.: Was the transaction really made by the cardholder/company?) and the blocking of business client products associated with this
- Answering inquiries from Swisscard regarding blocked corporate cards and the unblocking of corporate cards associated with this
- Making inquiries with Swisscard regarding the handling status of a complaint
- Sharing information (only with regard to the company basic account) about existing bank securities (e.g. bank guarantees, deeds of pledges/ credit risk insurance) for the basic account, for example in the case of adjusting the bank security amount
- Requesting that Swisscard cancel credit risk insurance for a basic account
- Inquiring whether credit risk insurance is still necessary

The company acknowledges that CS representatives are not obligated to accept this information and requests from the company or its employees and forward them to Swisscard and that CS representatives can ask the company or its employees to contact Swisscard directly. If the CS representatives declare that they are willing to forward such information and requests to Swisscard, they must be forwarded to Swisscard within three working days of the CS representatives being notified of the information and requests by the company or its employees. The company also acknowledges that the company or its employees must contact Swisscard directly with regard to services that go beyond the afore mentioned categories, as well as in urgent cases where Swisscard must receive the requests or information from the company or its employees immediately. Swisscard can contact the company or its employees directly at any time (without involving CS representatives).

Swisscard and CS representatives use common identification methods to identify CS representatives. The company consents to this process regarding identification methods and acknowledges that everyone who has their identity verified by Swisscard using the identification methods is authorized to support the company or its employees within the aforementioned scope. The company authorizes Swisscard to take all necessary action based on the exchange of information between Swisscard and people who prove their identity to Swisscard using a security code.

Neither Credit Suisse nor the CS representatives nor Swisscard shall be liable for the content of the company or employee's instructions or for damages sustained by the company or its employees due to delayed, interrupted, faulty or otherwise impaired data transmission (between the company or their employees and CS representatives and between CS representatives and Swisscard), unless damage was caused by intent or gross negligence. In addition, Swisscard shall not be liable for any damage incurred by the company or its employees as a result of incorrect and/or incomplete forwarding of information and/or requests from CS representatives to Swisscard. The same applies to replies from Swisscard, which CS representatives forward to the company or its employees. Legal claims made by the company or its employees or Credit Suisse arising out of or in connection with this declaration may only be asserted by the company itself vis-à-vis Credit Suisse (and vice versa). **Swisscard is expressly exempted from any liability in this regard.**

This declaration is deemed revoked if the banking relationship between the company and Credit Suisse is terminated or if the company is deleted from the commercial register. This statement will be issued in the original, which will be sent to Swisscard. A copy is kept by Credit Suisse. The undersigned may revoke this declaration to Swisscard at any time and Swisscard may notify Credit Suisse of such revocation. Swisscard reserves the right to revoke the collaboration with CS representatives at any time with immediate effect, notifying both the company and the CS representative.

This declaration also applies to upgrades and downgrades within a company's basic account or corporate card account (changes in business client product color, such as a change from a Gold to a Platinum product, or vice versa).

The company, which is authorized according to the General Terms and Conditions of Swisscard to make and receive all declarations regarding corporate cards with effect for the employee, also consents on behalf of its employees as (current/prospective) corporate cardholders in this declaration. The company hereby warrants that its employees have consented to or agree to this declaration as (current/prospective) corporate cardholders.

**This statement is governed by all current and future provisions that apply to the contractual relationship(s) of Swisscard concerning business client products for the company and/or the employee of the company, in particular the applicable General Terms and Conditions of Swisscard. This refers in particular to the rules governing applicable law and court of jurisdiction.**

Information on the handling of data can be found in the Privacy Statement of Swisscard, the current version of which can be viewed at [www.swisscard.ch/dataprotection](http://www.swisscard.ch/dataprotection) or requested from Swisscard.



### 3 – SIGNATURES

Town _____	Date _____
First name and last name (in block capitals) _____	
Legally binding signature according to the commercial register, articles of incorporation or equivalent documents or power of attorney form	
<div style="border: 1px solid black; height: 30px; width: 100%; text-align: right; padding-right: 5px;"></div>	
Signature	

Town _____	Date _____
First name and last name (in block capitals) _____	
Legally binding signature according to the commercial register, articles of incorporation or equivalent documents or power of attorney form	
<div style="border: 1px solid black; height: 30px; width: 100%; text-align: right; padding-right: 5px;"></div>	
Signature	

Please send the completed and signed form together with copies of identification documents to:  
**Swisscard AECS GmbH, Postfach 227, 8810 Horgen**

