

The Credit Suisse¹ Business Easy card packages for Startup Easy and Business Easy customers.

The simple payment solution for young entrepreneurs and SMEs.



The Business Easy card package for companies with a Credit Suisse banking solution.

Credit Suisse offers you simple banking solutions that are tailored to suit your requirements and with which you automatically benefit from a Business Easy card package.

Regardless of whether you're a young company with a Startup Easy banking package or an SME with a Business Easy banking package, you benefit from a package offer for your daily financial needs. Your banking package's basic offer includes two business accounts, a flat fee for transactions² as well as Maestro cards and online banking. **Your banking package also includes the Business Easy Silver card package³ worth CHF 100 per year.**

Interesting facts about the Credit Suisse Business Easy corporate cards.

Corporate cards are a modern and secure means of payment. There are plenty of reasons to pay for your daily business expenditure using a corporate card:

- Financial freedom and flexibility: improved cash flow thanks to longer payment terms
- Transparency: clear separation of private and business expenditure
- A secure means of payment: swift replacement in the event of theft and loss, no liability for fraudulent use by a third party⁴
- Bonus programs: You benefit every time you use your card.⁵
- Safe travel: generous insurance benefits
- American Express® benefits: special offers and reductions thanks to cooperation with American Express® partners and exclusive travel services
- Security against fraudulent use of the credit card: 3-D Secure technology for secure shopping online and Liability Waiver, the fraudulent card use insurance for business clients
- **Tip:** more flexibility for larger purchases or business trips. You can personally increase your spending limit to suit your financial requirements by paying into your billing account.

¹ Credit Suisse (Switzerland) Ltd.

² Flat fee of CHF 25 per quarter (for Business Easy banking package customers only), third-party fees and investigation work are not included in the flat fee.

³ Prerequisite is a positive credit check (by the credit card company). The current General Terms and Conditions for Swisscard AECS GmbH charge and credit cards apply. Additional Silver/Gold card packages for a fee.

⁴ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).

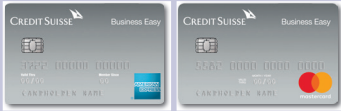
⁵ Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

There is no annual fee in the first year on any of the Business Easy Silver and Gold card packages.

The advantages of the Business Easy card packages.

As a Startup Easy or Business Easy customer you benefit from advantages tailored exclusively to SMEs. You choose the Silver or Gold card package to suit your needs. As a result you have two credit cards accepted worldwide and always have the right card to hand anywhere without any extra costs. And as a Startup Easy or Business Easy customer your **Silver card package included in the banking package also does not have an annual fee in subsequent years either.**

Business Easy Silver and Gold card package



Business Easy Silver card package

- Business Easy Silver American Express®
- Business Easy Mastercard® Standard



Business Easy Gold card package

- Business Easy Gold American Express®
- Business Easy Mastercard® Gold

Summary of the most important benefits

■ CompanyOnline

Better card management for your company and cardholders thanks to online access to transactions using CompanyOnline

■ Comprehensive insurance package¹

Comprehensive insurance adapted to SMEs for travel, for example Transport Accident Insurance, Travel Inconvenience Insurance, travel information and advances, search, rescue, recovery and repatriation costs etc. Other insurance benefits are included or can be taken out separately depending on the card package, for example InsurancePlus, consisting of Travel Cancellation and Curtailment Insurance as well as Loss Damage Waiver for Rental Cars.

You can find a detailed summary of all the benefits on the following pages.

Exclusive American Express® benefits²

■ American Express® Membership Rewards bonus program

You collect valuable bonus points every time you pay² using your Business Easy American Express®, in restaurants, with online shopping, refueling or traveling. You can exchange these in the rewards shop for product awards, vouchers, flight miles etc.

■ American Express® SelectsSM and Business Savings Plus

As an American Express® Cardholder you benefit from numerous special offers at American Express® partners as well as upgrades and concessions in hotels, restaurants etc.

■ American Express® Corporate Gold Travel Service³

Enjoy the many benefits of this personal travel service. You have a team of experts at your exclusive disposal who book flight tickets, hotel rooms, restaurants and rental cars for you or put together travel offers tailored to your company's needs.

¹ Please refer to the General Terms and Conditions of Insurance to obtain the exact provisions (including sums insured and exclusions of liability), which can be viewed at company-cards.ch or requested from Swisscard AECS GmbH.

² Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

³ Only for the Gold card package.



Summary of benefits.

		Business Easy Silver card package		Business Easy Gold card package	
		Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold
CompanyServices					
INSURANCE¹					
Transport Accident Insurance	Invalidity or death (business trips)	CHF 500,000	CHF 400,000	CHF 700,000	CHF 600,000
	Invalidity or death (private trips)	CHF 500,000	CHF 400,000	CHF 700,000	CHF 600,000
Health Insurance for Travel Abroad	Medical treatment costs	–		CHF 10,000	CHF 7,500
Repatriation from abroad	Return transport and transport to hospital	–		yes	
	Repatriation of mortal remains or funeral abroad	–		CHF 3,000	CHF 2,000
Search, rescue, and recovery costs	Search, rescue, recovery transport and transport to hospital	CHF 60,000		CHF 60,000	
Travel assistance	Costs for replacement driver	–		1st class rail, taxi CHF 80, flight (Bus. Class) from 700 km	
	Travel home with hospital stay or death of a person close to you	–		CHF 2,000	CHF 1,500
Travel Cancellation and Curtailment Insurance	Travel Cancellation and Curtailment Insurance	CHF 5,000 ²	CHF 3,000 ²	CHF 5,000	CHF 3,000
Travel Inconvenience Insurance	Missed and delayed flight (from 4 hours)	CHF 150	CHF 150	CHF 300	CHF 300
	Luggage delay on the outbound flight (from 6 hours)	CHF 700	CHF 500	CHF 1,500	CHF 1,000
Luggage Insurance	Theft and damage to personal luggage	–		CHF 2,000	CHF 1,500
	Transport costs for found luggage	–		CHF 1,000	CHF 700
Home Assistance	Advance for rescue costs	–		CHF 10,000	–
Loss Damage Waiver for Rental Cars	Loss damage waiver	CHF 80,000 ²	CHF 50,000 ²	CHF 80,000	CHF 50,000
	Rental time not used	CHF 40 per day up to CHF 500 ²		CHF 40 per day up to CHF 500	
	Vehicle repatriation costs in the event of an accident or illness	CHF 500 ²		CHF 500	
	Door opening costs/replacement key	CHF 500 ²		CHF 500	
Vehicle assistance	Breakdown assistance and repairs	–		yes	
Travel information and advances	Breakdown assistance and repairs	yes		yes	
	Advances for medical costs, lawyers etc.	CHF 15,000		CHF 15,000	
InsurancePlus package²	Monthly fee per card and/or card package	CHF 5 ² (per card package)		inclusive	
Liability Waiver	Fraudulent card use insurance for business clients	up to CHF 30,000 per cardholder and CHF 2,000,000 per business client and calendar year		up to CHF 30,000 per cardholder and CHF 2,000,000 per business client and calendar year	
ONLINE					
	CompanyOnline (Online Account Access)	yes		yes	
	3-D Secure technology	yes		yes	
EXPENSE MANAGEMENT					
	Compatible with all standard software tools for expense management and working with other providers	yes		yes	
CompanyBenefits					
LOYALTY PROGRAM/BONUS					
	Membership Rewards Classic (1 point for every CHF 1 spent ³)	–		inclusive	–
	Membership Rewards Basic (0.5 points for every CHF 1 spent ³)	inclusive	–	–	
	Conversion rate for 1 SWISS Miles & More mile	2 points	–	2 points	–
OFFERS					
	American Express® Selects SM – exclusive special offers for cardholders	yes	–	yes	–
	American Express® Business Savings Plus – exclusive special offers for business clients	yes	–	yes	–
TRAVEL					
	American Express® Corporate Gold Travel Service	–		yes	–
American Express® rental car privileges⁴	Hertz Gold Plus Rewards	yes	–	yes	–

¹ Please refer to the General Terms and Conditions of Insurance to obtain the exact provisions (including sums insured and exclusions of liability), which can be viewed at company-cards.ch or requested from Swisscard AECS GmbH.

² These benefits are optional and are only covered by applying for them separately from InsurancePlus (subject to charge) in the appropriate amount.

³ Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.

⁴ These benefits are optional and require separate registration. You can find the relevant registration forms at company-cards.ch



Business Easy Silver card package		Business Easy Gold card package	
Business Easy Silver American Express®	Business Easy Mastercard® Standard	Business Easy Gold American Express®	Business Easy Mastercard® Gold

CompanyCards			
ANNUAL FEES			
Annual fee for first year	First card	CHF 0	CHF 0
	Any more cards	CHF 0	CHF 0
Annual fee for subsequent years	First card	CHF 0	CHF 200
	Any more cards	CHF 100	CHF 200
Replacement card	In the event of loss, theft or damage	CHF 25	CHF 25
ANNUAL FEE CONCESSIONS (subsequent years)			
Membership Rewards points	Waiver of annual fee on the first card	–	50,000 points
	Waiver of annual fee on other cards	25,000 points	–
50,000 points		–	50,000 points
			–
ADDITIONAL CHARGES			
ATM cash withdrawal	Switzerland	3.75%, at least CHF 5	3.75%, at least CHF 5
	Abroad/bank counter	3.75%, at least CHF 10 ⁵	3.75%, at least CHF 10 ⁵
Payment reminder fee	Charge per reminder	CHF 20	CHF 20
Credit interest	Annual interest	15%	15%
Handling fee for foreign currency transactions	CHF	–	–
	All other currencies	2.5%	2.5%
Post office deposit charge	Post office charge for paying in cash at post office counter	according to current post office rates	according to current post office rates
PAYMENT DETAILS			
Billing types	Centralized	yes	yes
	Individual	–	–
Payment options	DD	yes	yes
	ISR/IPI	yes	yes
OTHER			
	Card replacement	within 48 hours	within 48 hours
	Liability in case of theft or lost card	none ⁶	none ⁶
	Swiss bank details	Credit Suisse Business Easy package ⁷	Credit Suisse Business Easy package ⁷

⁵ Spending on the lottery, betting and casinos is treated like ATM withdrawals.

⁶ No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).

⁷ Startup Easy or Business Easy bank account details for Credit Suisse (Switzerland) Ltd.