

SWISS Golf Traveller and SWISS Miles & More American Express Golf

Register now and take off
to play golf and earn miles.

Register now and
receive valuable
welcome gifts!



Miles & More



General terms of membership of SWISS Golf Traveller

SWISS Golf Traveller (SGT) – the SWISS golf and travel program – offers members a number of benefits. The members of SWISS Golf Traveller enter into an agreement with SWISS International Air Lines Ltd. ("SWISS") which is subject to the most recent wording of the general terms of membership.

SWISS Golf Traveller membership

SGT membership is open to all natural persons. Persons wishing to obtain SGT membership are required to complete the corresponding application form, sign it in legally valid form and submit it. A new member is considered to be a person who has not been a member of SGT at any time during the previous two years. They hereby acknowledge and accept the general membership terms of SGT.

Memberships can be taken out for periods of one, two or three years. Memberships commence as of the point in time of application. The membership fee is charged to the member's credit card. The SGT member herewith requests SGT to issue a new membership card as soon as necessary and gives SGT the right to charge the one-, two- or three-year membership fee to his/her credit card. If the SGT member does not wish to renew his/her membership, he/she shall inform SGT in writing. The latest date at which this is possible is one month prior to expiry of membership (example: for a one-year membership that begins in May, written notice of cancellation must be received by the end of March of the following year). If written notice of cancellation has not been received by this date, membership is automatically extended by one year (the annual membership fee in this case is CHF 200; CHF 150 for Miles & More

Frequent Travellers and if the new member is not yet a member of Miles & More, a Miles & More account will be opened automatically).

SGT membership card

Every member receives an SGT membership card which is personal and non-transferable. The substitution of a lost, stolen or damaged SGT membership card is subject to a fee of CHF 10. In order to enjoy all of the benefits of SGT membership, you are required to present your signed SGT membership card where relevant. Without presentation of a valid membership card, SGT members cannot be identified and SGT benefits cannot be provided.

Miscellaneous

SWISS will process your data in accordance with Switzerland's applicable privacy laws. All data will be treated confidentially and not passed on to third parties (with the exception of SGT partner companies).

SWISS retains the right to fully or partly modify or terminate the SWISS Golf Traveller scheme at any time and undertakes to provide reasonable advance notice in such instances. The same applies to the cooperation with service providers and partners.

SWISS assumes no responsibility whatsoever for the refusal of specific services by a service provider or partner. SGT membership shall end automatically in the event that SGT ceases to exist or permanently withdraws its services. SGT membership is subject to Swiss law. The sole court of jurisdiction is in Bülach, Canton Zurich.

I confirm that the information provided above is correct and accept the general terms and conditions of SWISS Golf Traveller.

Place / date Signature

If you would like a SWISS Golf Traveller membership AND a SWISS Miles & More American Express Golf, please fill out all fields below.

Details on the credit card applicant

This is how my first and last names should appear on the card:

(max. 21 characters including spaces possible; no umlauts / accents)

Nationality

For **Swiss nationals** or **foreign nationals residing abroad**:

Attach a copy of an official identification document (passport, ID, driver's license) with a recognizable photo, signature, place of issue and date of issue.

Foreign nationals residing in Switzerland or **cross-border commuters**:

Attach a copy of your residence permit with a recognizable photo, signature, place of issue and date of issue.

B C other (For other: attach a copy of your employment contract or confirmation of a permanent employment relationship.)

If different, please specify ___ since ___ M _____ Y

Date of birth ___ D ___ M _____ Y

Number of dependent children _____

Living situation Ownership Rented Other

Monthly costs CHF _____

Resident at this address since ___ M _____ Y

Previous address

Street/no. Postcode _____ Town

Your cardservice for better card management

Yes, I would like free online access to my card account. Information about my e-mail address and cell phone number must be provided for this.

You can find details in the terms and conditions for use of cardservice.

Occupation

Since ___ M _____ Y employed self-employed retired student/trainee unemployed

Employer

Job / position Gross annual income CHF _____

Street / no. Branch of trade

Postcode / town _____ Telephone at work

Bank account and method of payment

Bank/post in Switzerland

IBAN no. _____

(You can find this on your monthly bank/account statement)

I will be paying my monthly invoice by: pay-in slips Direct debit: please send me the relevant form.

(At present, the full invoice amount is deducted via direct debit.)

The indication of the bank account is compulsory, regardless of the chosen method of payment. With my signature as principal card applicant on this card application, I confirm that the bank account in Switzerland declared in this paragraph is active and maintained in my name at the respective bank.

Details of person applying for credit card – additional card

My first name and surname should appear on the card as follows:

(max. 21 characters including spaces possible; no umlauts / accents)

Mr Mrs

Date of birth ___ D ___ M _____ Y

First name Nationality

Surname

If the address is different from that of the principal cardholder, please enter the correct address here:

Street/no. (Residence)

Postcode _____ Town

The statement will be included in that of the principal card.

Determination of the beneficial owner

The principal card applicant declares that the money used to settle the card statement and/or that is collected by the card issuer in another way (Tick where appropriate, tick only one!):

- belongs **solely** to the **principal card applicant**.
- belongs to the following natural person(s):
(please provide all the information below)

First name, last name

Street, no. Postcode () () () () () () () () Town

(Residence) State of residence Date of birth () () D () () M () () () () Y Nationality () ()

The contracting party undertakes to inform the card issuer of any changes of his/her own accord. Intentionally providing false information when filling in this paragraph is punishable as document forgery under Art. 251 Swiss Penal Code. Penalty: up to five years' imprisonment or a fine.

Credit agreement application (installment facility)

This credit agreement application supplements the Terms and Conditions for Charge Cards and Credit Cards of Swisscard AECS GmbH. The terms as defined therein as well as the further provisions also apply to the credit agreement, unless expressly stated otherwise.

1. Conclusion of the Credit Agreement

The credit agreement enters into force as soon as the principal cardholder, after the completion of the credit check (Section 2), has received a **copy of this document confirming the installment facility and the credit limit granted.**

2. Credit limit

The maximum credit limit is equal to the maximum spending limit indicated by the Issuer for the card in question. The Issuer may set a total spending limit (global limit) for several cards issued as a package (bundle). Within the maximum limit, the Issuer shall set applicable credit limits for the Client for a single card or for the bundle. The credit limit shall be set in **consideration of the information provided by the principal cardholder** on his income and assets and after consulting the Central Office for Credit Information (ZEK) and the agencies designated by law for this purpose (e.g. the Consumer Credit Information Office). **Credit approval is prohibited if it leads to overindebtedness.**

3. Use of Credit Limit, Minimum Amount, etc.

Once the credit agreement enters into force, the principal cardholder is entitled to repay the invoice amount indicated on the monthly statement in installments. The minimum monthly payment is shown on the monthly statement. The minimum monthly payment is **5% of the outstanding monthly invoice amount, but not less than CHF 50** (or an equivalent amount for foreign currency cards), plus any outstanding minimum payments from previous monthly statements as well as all outstanding amounts in excess of the credit limit that are not already included in the above-mentioned minimum payment amounts. **The Client has the right to pay the full amount of the invoice at any time. No further interest on the amount paid will be charged from the date payment is received by the Issuer.** Installment

payments will be applied first to payment of interest due. No installment facility will be granted for transactions executed during the first fourteen (14) days following receipt of the card. The unpaid amount of a monthly invoice, together with new charges in the following month, may not exceed the credit limit. Use of credit in excess of the credit limit is not permitted. The principal cardholder must immediately notify the Issuer **in writing of any significant adverse changes in income and assets.**

4. Amount of and changes to interest and fees

The principal cardholder shall be notified of the annual interest rate on the credit card application, on the application for credit or otherwise in writing. No compound interest is charged. Any changes to the annual interest rate or fees levied for the installment facility are communicated to the principal cardholder on the monthly statement or in another appropriate manner one month before such changes become effective.

5. Right of cancellation and termination

The principal cardholder is entitled to cancel the credit agreement in writing within fourteen (14) days of receipt (postmark). **The credit agreement shall expire automatically upon cancellation or termination of the credit card agreement.** If, however, the terminated principal card is replaced by another principal card from the Issuer with an installment facility or if the principal cardholder terminates the principal card in a bundle without explicitly terminating the credit agreement for the bundle, the credit agreement shall automatically apply to the new card or shall be transferred to the other products in the bundle, in the absence of written instructions to the contrary from the principal cardholder. The Issuer may terminate the credit agreement in the event of default by the principal cardholder only if the principal cardholder has **failed to pay** the minimum amount indicated on the monthly statements (see Section 3) **in two (2) consecutive months.** Both the principal cardholder as well as the issuer may also **terminate** the credit agreement **separately** at any time with immediate effect (i.e. with no effect on the credit card agreement). All **outstanding invoice amounts** become due and **payable immediately** upon termination of the credit agreement.

Version 01/2016

Fees

SWISS Miles & More American Express Golf

| | |
|-------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|
| Annual fee for principal card ¹ | free |
| Additional card ² | free of charge |
| Replacement card (in case of loss, theft or wilful damage) | free (from the 2 nd CHF 25) |
| ATM withdrawals in Switzerland | 3.75 %, min. CHF 5 |
| ATM withdrawals abroad/bank counters | 3.75 %, min. CHF 10 |
| Maximum issue limit | CHF 15,000 |
| Payment reminder fee | CHF 20 |
| Handling fee for foreign currency transactions | 2.5 % |
| Copy monthly statement (per order) | CHF 10 |
| Duplicate monthly statement to the own or to a third address (annual flat rate) | CHF 25 |
| Mail order foreign countries (per monthly statement) | CHF 1 |
| Address inquiry | CHF 25 |
| Card delivery by express or courier | effective costs, min. CHF 25 |
| Bonus program | included |
| PostFinance fee for payment at a counter (fee charged by the post office for cash payments at a post office counter) | according to current postal rates |
| Annual interest | The annual interest specified under paragraph 1 applies |

¹ This free credit card offer applies only if you are a member of SWISS Golf Traveller.

² This free credit card offer applies only if the additional cardholder is a member of SWISS Golf Traveller.

of the Website and for initiating the services contained on the Website

2.2 Card management

The user account allows the Client to manage certain cards provided by the Issuer ("Cards"), of which the Client is the principal cardholder. Additional cards cannot be managed by the holder of an additional card.

2.3 Electronic statements

The Issuer permits the Client to receive his monthly card statements electronically rather than in hard copy. If the Client no longer wishes to receive hard copies of statements, he can make a corresponding setting on the Website. He will then be notified via e-mail or in another suitable form as soon as a new statement is available.

Electronic statements shall be regarded as delivered when they are made available on the Website for the first time. The respective time limits, particularly the time limit for objections pursuant to section 3.4, shall begin as of this date. The Client must access the Website and check the statements at regular intervals, although at least once per month. If the Client is unable to meet this obligation for any reason, he shall promptly notify the Issuer. If the Client finds that he has not received any new statements for four (4) weeks from the receipt of the last statement, even though charges have been incurred during this period or there is still an outstanding balance on the account, he must promptly notify the Issuer of this circumstance.

The Issuer shall have the right to send statements exclusively or even supplementally in hard copy, without stating any reasons, to the Client's most recently provided postal address.

2.4 Objections to statements

Any objections by the Client with regard to statements must be submitted in writing as soon as the Client becomes aware of an issue, and within 30 days from the time the statement is accessed on the Website.

If this period expires without objection, then the statements shall be presumed to be correct.

2.5 Retention and use of statements

Because statements are retained on the Website only for a limited time, the Client is advised to save statements on his own data media or to print out hard copies of the statements as soon as they are accessed. There may be a charge for delivery of previous statements in hard copy.

The Client himself is responsible in accordance with any statutory regulations for the maintenance of records, appropriate retention, and further use and integrity of the accessed statements. The Issuer cannot guarantee that the electronically provided statements will be recognized as evidence by domestic and foreign authorities. The Client is responsible for the use of such statements in communications with the authorities.

3. Confidentiality

The Client expressly agrees, with cognizance and consent of the associated risks, that the Issuer may communicate with him using electronic means, including the Internet, e-mail, and SMS, within the context of use of the Website. In particular, the Client acknowledges that during electronic data exchange, such as the use of the Internet or an e-mail service, data are transmitted without encryption over a public network that is, in principle, publicly accessible. Even if both the sender and the recipient are located in Switzerland, data may be transmitted across national boundaries, including via countries whose data protection requirements are less strict than those of Switzerland. Third parties could view, alter, and misuse data, and could make conclusions regarding existing or future banking or business relationships. The sender's identity could be simulated or manipulated. The Client's data could be lost during transmission, or could be intercepted by unauthorized third parties.

4. Security notices and duties of care

4.1 Access to the Website

The Client must keep his username and password ("Login Data") secret, must refrain from recording them on his computer or elsewhere, even in modified form, and must take

all measures necessary to prevent unauthorized use of the Login Data. He may not disclose the Login Data to third parties or store them in any other manner that allows third parties to gain knowledge thereof. The Client shall be responsible for the security of the information on his computer. In particular, the Client shall use only software from trusted sources. The Client shall ensure that his computer does not remain unsupervised when it is turned on, and shall ensure that no unauthorized third parties are in a position to read information being displayed on the screen. The Client must implement appropriate security measures to minimize the risk of unauthorized access to his computer. In particular, the operating system and web browser (including installed extensions, plug-ins, add-ons, etc.) must be kept up to date at all times. The Client must also undertake all security precautions as customary and in accordance with the current state of the art for the use of public electronic networks, particularly the use of continuously updated antivirus programs and the installation of a firewall. Should the Client have reason to fear that third parties have obtained unauthorized knowledge of the Login Data, he must promptly report this to the Issuer. The Client shall bear all consequences resulting from the disclosure or misuse of his Login Data or means of identification. The Issuer shall regard all actions that occur via the Website with the use of the Client's Login Data and means of identification as having been performed and approved by the Client.

4.2 Use

Even with state-of-the-art security precautions, absolute security cannot be guaranteed on the part of either the Issuer or the Client. The Client's terminal is part of the overall system, but is outside the control of the Issuer and may become a weak point in the system. Despite all security measures, therefore, the Issuer cannot assume any responsibility in particular for the terminal. In particular, the Client acknowledges the following risks – Insufficient knowledge of the system and lack of security precautions on the terminal could facilitate unauthorized access (e.g. insufficient protection for data stored on the hard drive, file transfers, screen radiation, failure to log out after using the Website, loss of the laptop or mobile device, deletion of Login Data and means of identification from memory, etc.).

– The creation of a usage profile for the Client by the network operator (e.g. Internet or SMS provider) cannot be ruled out. The operator has the ability to track when and with whom the Client has made contact.

– There is a risk that a third party could gain undetected access to the terminal during the use of the Website.

– There is a risk that viruses and other malware could be transmitted to the terminal when using a network (e.g. the Internet).

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5. Exclusion of warranty and liability

The Issuer cannot guarantee at any time either undisrupted or uninterrupted access to the Website. The Issuer does not facilitate technical access to the Website. This is the Client's sole responsibility. In particular, the Client acknowledges that the Issuer does not distribute the special security software required for the use of its Website. The Issuer therefore assumes no responsibility for either network operators (e.g. Internet Service Providers) or the required security software.

The Issuer assumes no responsibility for the accuracy, precision, reliability, completeness, confidentiality, and transfer time of all electronically transmitted data. To the extent permitted by law, the Issuer precludes all liability for financial consequences of using the Website.

The Issuer assumes no liability for damages incurred by the Client as a result of transmission errors, technical defects, overload, disruptions (including system-related maintenance work), malfunctions, or illegal interventions and willful blocking

of telecommunication equipment and networks, or other inadequacies on the part of the telecommunications equipment and network operators.

For any direct damages incurred by the Client through the use of the Website, the Issuer shall be liable only in the event of willful misconduct or gross negligence. In the event of slight negligence, the Issuer assumes no liability for any damages caused by its auxiliaries, agents, and servants in the performance of their duties.

The Issuer assumes no liability for damages incurred by the Client from the nonperformance of his contractual duties vis-à-vis third parties, or for indirect damages and consequential damages such as lost profits or third-party claims.

6. Changes to the Terms of Use

These Terms of Use may be updated or changed at any time. Any change shall be publicized on the Website and/or brought to the Client's attention in another suitable form. The changes shall be regarded as approved in the absence of a written objection within one month from their announcement, and in any case with the next use of the Website. The Client shall ensure that he regularly reads the current version of the Terms of Use.

7. Termination

The Client may terminate his use of these services at any time by means of written notice. The right of use shall also be automatically canceled when the card agreement is effectively terminated.

8. Statutory regulations

These Terms of Use shall remain subject to any statutory provisions that govern the operation and use of the telecommunications equipment and networks, and such provisions shall also apply for the use of the Website as soon as they come into effect.

The Website is currently available for use by the Client at no charge. The Issuer reserves the right to introduce fees for the use of the Website, or to change existing fees at any time.

Version 07/2015

Terms and Conditions for Electronic Communication

The customer hereby confirms that the indicated email address and/or mobile telephone number (hereinafter referred to as the "electronic address") has/have been assigned to the customer in accordance with the law and is/are currently valid.

Acknowledging and consenting to the risks and duties to exercise due diligence listed below, the customer authorizes the issuer (including its agents offering or rendering services associated with the card) to send the following information to this electronic address with no further verification of authorization:

- Information about the client relationship and promotional material for the product (e.g. information on statements and – if included in the applicable product – the loyalty program and insurance coverage, as well as tips regarding advantages to using the card, etc.) and information about the card account (both from and retroactive to the date of this authorization).

- Fraud alerts.
- Requests for permission to send further information.

The information described in the request will not be sent without the customer's special consent.

Any further exchange of data (such as account queries) is possible only for specific products and only on the basis of a separate agreement.

Regardless of an authorization by the customer, the issuer reserves the right not to communicate electronically with clients domiciled outside Switzerland and/or with foreign electronic addresses.

The customer acknowledges that during electronic communication, data are transmitted without encryption via an open network with full public access, the Internet, or via mobile

telecoms networks. The data are therefore transmitted regularly and without supervision across borders, even if the sender and recipient are both located in Switzerland. Data may be sent, modified, or misused by third parties. It is therefore possible to conclude that a business relationship exists or will exist in the future, and the identity of the sender can be assumed or manipulated.

The customer acknowledges that electronic communication entails other risks (possible manipulation of the computer by unauthorized persons, unauthorized use of the customer's instruments of identification, etc.). Insufficient technical knowledge and inadequate security precautions can make it easier for unauthorized persons to access the system (e.g. insufficiently protected storage of data on the hard disk, file transfers, monitor glare, loss of the laptop or mobile telephone, etc.). The customer is aware that the provider can determine when and with whom the customer has been in contact, and can create a usage profile based upon this information. Thus there is a risk that a third party could surreptitiously gain access to the customer's computer when the customer is online, and that despite any precautionary measures, computer viruses and other malware could infect the customer's computer.

The customer acknowledges that the terms and conditions for the charge and credit cards of Swisscard AECS GmbH (the STCs) also apply for electronic communication, particularly the duty to report any address changes set out in para. 7 (i), the disclaimers set out in para. 8.2 (f) to (h), and the release from any confidentiality obligation as set out in para. 11.10. The customer will inform the issuer without delay regarding any suspicion of misuse of the electronic address.

Subject to cases of willful intent or gross negligence, neither the issuer nor third parties commissioned by the issuer assumes liability for any losses arising from errors, delays, or interruptions in transmission (including indirect and consequential damages). The issuer may at any time interrupt or block the receipt and transmission of information, etc. via an electronic address, either overall or in reference to specific services, particularly if misuse is suspected.

This authorization applies equally for any other card products (charge cards or credit cards) of the issuer (hereinafter referred to as the "cards") being used by the customer. If the customer modifies the authorization, it will apply equally to all of the customer's cards. Any previously granted authorizations will be altered accordingly. The authorization may be revoked at any time by means of a declaration to the issuer. Such a revocation will apply to all such cards of the customer existing as of the date of the revocation.

If the customer does not enter any electronic address in this application, this will not be considered as a revocation of a previously granted authorization for electronic communication, and will furthermore cause no deletion of a previously disclosed electronic address (e.g. for other cards). If the customer has entered an email address and/or a mobile telephone number for other cards and granted an authorization of electronic communication for it/them, but enters only one or neither of the two types of electronic addresses in this application, then the indications regarding electronic addresses entered in the application for these cards will be auto-completed based on the previously disclosed electronic address(es).

If the electronic address specified in this application differs from a previously specified address, then the previously specified address will be replaced accordingly. Changes (including the later entry of another electronic address) will apply to all cards.

The authorization for electronic communication will continue to apply likewise to the electronic address modified/updated accordingly.

Any request for the deletion of the email address or mobile telephone number must be made expressly and will apply to all cards.

Version 07/2015

Declaration by applicant

As the principal or additional card applicant (hereinafter collectively the "Applicant" or "I"), I hereby confirm the accuracy of the above information and authorize Swisscard AECS GmbH (hereinafter the "Issuer") as Issuer of the card(s) to verify this information at any time, including with third parties. I acknowledge the card Issuer's right to reject this card application without explanation. **By signing this card application, I confirm that I have understood and accepted the Terms and Conditions for the Issuer's charge and credit cards, in particular sections 3-4, 6-8, and 11-13.** If the card includes insurance benefits, I hereby join the group insurance contracts concluded by the Issuer. I am aware that I can consult the full

insurance terms and conditions, the information for persons insured under group insurance, and the terms and conditions of any additional associated services (including loyalty programs) at www.swisscard.ch or can request them from the Issuer. I accept the insurance terms and conditions and the terms and conditions of any additional associated services no later than the first use of the card. My income and assets are sufficient to pay the card invoices and to meet my other obligations. As the primary cardholder, I am jointly and severally liable with the holder(s) of the additional card(s) for all obligations resulting from the use of the additional card(s). **As an applicant for an additional card I hereby authorize the primary cardholder**

to make and accept on my behalf all statements relating to the additional cards. For security and marketing purposes as well as for risk management, the Issuer may process all information relating to the Applicant, create and analyze customer, consumption and transaction profiles and, under certain conditions, disclose data to third parties (see paragraph 11 of the Terms and Conditions).

I authorize both the Issuer and Credit Suisse AG (including other companies belonging to the Credit Suisse Group domiciled in Switzerland, hereinafter "Credit Suisse") to exchange information relating to me for the following processing purposes, insofar as necessary:

Compliance with supervisory provisions and conditions, with provisions and conditions to combat money laundering and terrorism financing, including the clarification of related legal and reputation risks within the meaning of the AMLD-FINMA, national or international sanctions, or other legal or regulatory provisions and conditions or internal compliance regulations.

I release both the Issuer from confidentiality obligations to the extent described above and Credit Suisse from banking secrecy and other confidentiality obligations to the extent described above. This authorization shall not lapse upon the death, loss of capacity to act, or bankruptcy of the Applicant.

Signature

Place/date

Signature principal card applicant

Place/date

Signature additional card applicant

Have you thought of everything?

- Swiss citizens: attach a copy of an official form of identification including photo, signature, place of issue and date of issue.
- Foreign nationals: attach a copy of your residence permit including photo, signature, place of issue and date of issue.
- Have you signed the application?
- If the gross annual income of the principal card applicant is less than CHF 35,000.–, we must be given the details of your taxable assets.
My taxable assets total CHF _____ Please provide a copy to demonstrate proof of your assets, e.g. a bank statement.
- Have you completed all spaces?

Compulsory:

please send application form together with a copy of the applicant's official identity card to:

SWISS Golf Traveller, Grossrietstrasse 7, 8606 Nänikon