

# Summary of services

## SWISS Miles & More American Express Golf



SERVICES			
<b>Bonus program</b>	Miles & More award miles (for CHF 2 spent <sup>1</sup> )	1,25 miles	
	Extended mileage validity <sup>2</sup> by card use	yes	
	Welcome miles	2,000 miles	
<b>Travel insurances</b>	Transport Accident Insurance (disability or accidental death) <sup>3</sup>	CHF 700,000	
	Cost of search, rescue and recovery operations	CHF 60,000	
	Travel Inconvenience Insurance <sup>3</sup>		
	– Cost of meals and hotel in the event of departure delay, flight cancellation or missed connection	CHF 150	
	– Clothing and toiletries in the event of luggage delay of at least 6 hours	CHF 700	
<b>Further insurances</b>	Golf Insurance <sup>3</sup>		
	– Hole-in-one insurance at official tournaments	CHF 1,000	
	– Theft and loss of golfing equipment	CHF 3,500	
	– Damage to golfing equipment	CHF 5,500	
	– Cost of hiring alternative equipment	CHF 500	
	Balance Protection Insurance	optional, liable to costs	
<b>Cash/credit option</b>	Cash withdrawal	yes	
	Installment facility <sup>4</sup>	yes	
<b>Service</b>	card <b>service</b>	free	
	Pay contactless	yes	
	Pay with Apple Pay	yes	
	3-D Secure – secure online shopping	American Express SafeKey <sup>®</sup>	
	Customer service 24 h	yes	
	Spending limit, max. (depending on creditworthiness)	CHF 15,000	
	Card replacement	48 hours (generally)	
	No liability <sup>5</sup> in case of theft or loss of card	yes	
	Account management (currency)	CHF	
	<b>FEES</b>		
		Annual fee principal card <sup>6</sup> (only possible with SWISS Golf Traveller membership)	included
	ATM withdrawals in Switzerland	3.75%, at least CHF 5	
	ATM withdrawals abroad <sup>7</sup> /bank counters	3.75%, at least CHF 10	
	Foreign currency or cross border handling fee	2.5%	
	Annual interest <sup>8</sup>	12%	
	Fee for paper statement	CHF 1.50	
	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	
	PostFinance fee for payment at a counter (price from the post office charged for cash payments at a post office counter)	according to current post office rates	
	Replacement card (e.g. in the event of loss, theft or willful damage)	free (from the 2nd replacement card CHF 25)	
	Card delivery by express or courier	effective costs, min. CHF 25	
	Payment reminder fee	CHF 20	
	Address inquiry	CHF 25	

1 Except for fees, interest, back-charges, outstanding payments, cash withdrawals and spending on the lottery, betting or casinos.  
 2 The expiry of your award miles is delayed as long as you use your SWISS Miles & More credit card at least once a month for purchases that are eligible for miles and if you have been the holder of a SWISS Miles & More credit card for at least 1 month.  
 3 Please gather the exact provisions (incl. amounts insured and exclusions of liability) from the insurance conditions (incl. Information for persons insured under collective insurance) at [www.swisscard.ch](http://www.swisscard.ch) or request them from Swisscard AECS GmbH.  
 4 The issuing of credit is forbidden if it results in personal overindebtedness.  
 5 No liability, provided that all obligations to cooperate and exercise due care were complied with in accordance with the General Terms and Conditions (GTC).  
 6 This free credit card offer applies only as long as you are a member of SWISS Golf Traveller. Details about SWISS Golf Traveller are published on [swiss.com/golf](http://swiss.com/golf)  
 7 The lottery, betting and gambling are treated as cash withdrawals at ATMs (abroad).  
 8 For existing contracts with current use of the installment facility, other terms and conditions may apply. The applicable annual interest can in this case be found on the latest monthly statement from the issuer or can be requested from the issuer's customer service at any time.