

6. For U.S. persons only

Circumstantial evidence: green-card holder, citizen/resident/place of birth/other address in the USA

As applicant of the principal card I hereby confirm that I am to be qualified as a U.S. person within the purview of the legal provisions of the IRS (Internal Revenue Service, U.S. Department of the Treasury).

7. Own donations to Heart for India Visa

I would like to support Heart for India Visa (known as the Foundation Heart for India Visa), with its headquarters in 1204 Geneva, by means of a transfer made by Cornèrcard of 0,50 % (credit card) or 0,20 % (prepaid card) of the monthly transactions made using the requested card(s), and by regular donations as follows (please check as applicable and insert the amount):

Principal card CHF _____ quarterly CHF _____ annually

This amount shall be charged directly to the credit or prepaid card and shown on the monthly statement immediately following. The amount of the donation shall be transferred to the foundation's account by Cornèrcard on receipt by Cornèrcard of the corresponding payment.

Any donation, big or small, is very important. Judge for yourself

- With CHF 10 you provide 80 meals
- With CHF 100 you provide school uniforms and shoes for eight children
- With CHF 50 you finance one academic year for one child
- With CHF 400 you take care of one orphan for a full year

8. Declaration and process data

We hereby confirm that the information provided in this application for a credit card (main card and, to the extent applicable, partner card) or a prepaid and rechargeable card is correct and authorize Cornèr Bank Ltd. (hereinafter referred to as the "Bank") to obtain from third parties, in particular from the Central Office for Credit Information (Zentralstelle für Kreditinformation [ZEK]) and public bodies (for example debt enforcement authorities, tax offices, and residents' registration offices), credit reference agencies, employers, and other suitable sources of information provided by law (for example Informationsstelle für Konsumkredit [IKO] [Consumer Credit Information Office]) any information that may be required for checking the particulars provided by us above or for the purpose of processing our application, issuing card(s), or for contract management. We also authorize the Bank to notify the ZEK in cases where our card is blocked or used fraudulently or we are in significant arrears of payment or in any similar circumstances. We hereby authorize the Bank to decline this application at its discretion without giving any reason. On acceptance of this card application, we will receive the cards requested, a copy of this application and the credit option agreement, the General Terms and Conditions (GTC) for our Visa and Mastercard credit and prepaid cards, as well as our unique PIN. The GTC can be accessed or ordered at any time at cornercard.ch/e/gtc (Visa/Mastercard) and dinersclub.ch/e/gtc (Diners Club) or by calling +41 91 800 41 41. All legal relations with the Bank will be governed by and construed in accordance with Swiss law. Lugano will be the place of performance, the place of debt enforcement for Cardholders resident abroad, and the exclusive place of jurisdiction for all disputes, subject to mandatory provisions of Swiss law. By using and/or signing the card, we confirm that we have received and understood the GTC of the Bank and, to the extent relevant, the General Terms of Insurance (GTI) and that we accept all the applicable terms.

Charges, interest rates, and fees: Information on charges, interest rates, and fees for the use and administration of the card is contained in a schedule of "Charges, Interest Rates, and Fees". This may be accessed at any time by visiting cornercard.ch/e/prices (Visa/Mastercard) or dinersclub.ch/e/prices (Diners Club) or by telephoning +41 91 800 41 41 (Visa/Mastercard) or +41 58 880 88 00 (Diners Club). In addition, we may be billed for any third-party charges and any costs incurred by us. We hereby certify that we accept without reservation said charges, interest rates, and fees. Should we apply for a further Cornèrcard product or wish to switch to a different product, the particular annual subscription fee or enrollment charge pertaining to such product will apply, and can also be accessed or requested via the above-mentioned contact details.

Exchange rates: All purchases made in foreign currency will be converted at the retail exchange rate of the Bank (Visa/Mastercard) or Diners Club International (Diners Club) on the booking date, and are subject to an administration fee.

Electronic communication: The Bank is authorized to send notifications and offers of a general nature and specific information, including push notifications (i.e. notifications which appear on our device set up for this purpose [for example, smartphone, tablet, smartwatch] without opening the relevant app) relating to the card and the transactions carried out with it, to the electronic contact details provided by us (mobile phone number, e-mail address, postal address, etc.).

Authorization to process data and to pass on data to third parties: The Bank is entitled to commission third parties in Switzerland or abroad to perform, in full or in part, all services pertaining to the contractual relationship, including reward and loyalty programs (for example application reviews, card manufacture, card personalization, contract management including the printing and dispatch of correspondence together with the monthly statements, online services, transfer of contract data to social media for targeted advertising campaigns [for example, Facebook Audience Network], payment collections, client communications, credit risk assessment, payment processing, IT, marketing and market research, dispatch of premiums or contest prizes) and for the improvement of the risk models used in fraud prevention. We authorize the Bank to provide these third parties with the data (personal data, card data, transactional data) necessary for the diligent performance of the tasks assigned to them and, if required, to transmit this data abroad for this purpose. Data is only disclosed if the recipients undertake to keep the data confidential and to maintain an appropriate level of data protection and to ensure that any other contracting partners are also bound by this obligation. We hereby acknowledge and accept that partner companies that provide special services in connection with the card product chosen decide at their discretion which additional services to deliver, if any. Personal data is stored in electronic form and/or paper form. **We authorize the Bank to store, process, use, and analyze data pertaining to our contract and transactions for the purpose of creating customer profiles,** and to process this data for marketing and market research purposes. This enables us to benefit from personalized advice and to receive tailored offers from the Bank as well as information on the Bank's own products and services sent by post, e-mail, or mobile phone (SMS). **Further information on the data protection policy and our rights under the Data Protection Act can be found at cornercard.ch/dataprotection.** As the principal cardholder, I authorize the partner cardholder, who has his/her own income (with his/her own spending limit and monthly statements), to independently apply for optional insurance, Priority Pass™, or SecuriCard for his/her own card at any time.

Version 01.2019

9. Insurance products; cooperation with insurance companies

We acknowledge and accept that, depending on the card product selected, insurance benefits may also be included. The General Terms of Insurance (GTI) for insurance cover provided automatically and free of charge with Cornèrcard products, or made available upon request and for a fee, can be accessed or ordered at any time at cornercard.ch/e/gtc (Visa/Mastercard) and dinersclub.ch/e/documents (Diners Club). Any applicable premiums will be charged directly to the card. By applying to take out **payment protection insurance**, as the principal card applicant (main card and, to the extent applicable, partner card with independent income), I hereby certify that I am between 18 and 62 years old, reside in Switzerland or in the Principality of Liechtenstein (the enclaves of Büsingen am Hochrhein [DE] and Campione d'Italia [IT] are excluded), have been employed for more than 6 months and at least 16 hours a week (**the self-employed are not entitled to unemployment coverage**), that my current employment is for an indefinite period and I have not been given notice, I do not plan to take early retirement in the immediate future, have not been absent in part or in full from work due to illness or accident for more than 25 workdays during the last 12 months, have not been treated on an in-patient basis for more than 20 successive days and am not scheduled for admission to a hospital. Excerpt GTI 12.2018 – 12.2018 edition

We acknowledge that the **respective insurer alone** is liable for any errors, negligence, or incorrect information in connection with the insurance contracts it provides. Personal data made available in connection with any insurance may be disclosed to the insurers and will be processed by the Bank and the insurers exclusively for the purpose of concluding and administering the insurance contract and in the event of a claim. Personal data may be disclosed to authorized third parties and/or other Group companies for the purpose of processing the insurance contract. Data may be transferred abroad if such third country provides for equivalent data protection (recognized as such by Swiss data protection legislation).

Version 01.2019

10. Credit Option Agreement between Cornèr Bank Ltd., Via Canova 16, 6901 Lugano, (hereinafter referred to as the "Bank") and the cardholder of a credit card

1. Credit option/interest

The credit option will enable the principal cardholder or partner cardholder (hereinafter referred to as the "Cardholder") to pay the amount shown on the relevant monthly statement in installments, for transactions that are performed after expiration of the revocation deadline (see section 3 below). In such cases, the Bank must receive the minimum amount, corresponding to 5% of the total billed amount, subject to a minimum of CHF 100, by the date stated on the monthly statement. Any payment arrears must also be settled immediately. If the Bank is not in possession of the required payment by the stated date, or if the amount paid is less than the prescribed minimum, the Cardholder will be deemed in default in respect of the whole balance, without any further request for payment, with all legal consequences in this regard. On default of the Cardholder, the total balance on any other account statements in the name of the same Cardholder will also immediately become for payment. Any excesses of the spending limit must be settled immediately. The annual interest rate charged on arrears will be no higher than 15% (Article 14 of the Federal Consumer Credit Act [Konsumkreditgesetz – KKG]; the applicable maximum interest rate is set by the Federal Department of Justice and Police (FDJP). A partial payment will initially be used to settle the interest due.

2. Check of creditworthiness, spending limit, and overall limit

The spending limit will be set on the basis of the check of creditworthiness and notified to the Cardholder with a copy of the credit card application sent with the credit card. It will be subject to a maximum of 15% (for Classic cards) or 20% (for Gold cards) of the annual income stated in the card application, or fractions thereof. As a rule, the maximum amount will be limited to CHF 10,000 (for Classic cards) or CHF 90,000 (for Gold cards). The check of creditworthiness will be conducted on the basis of the Cardholder information provided on the card application form. In addition, information (regarding current address or financial standing) may be obtained from employers, banks and public bodies (debt enforcement authorities or residents' registration offices), credit reference agencies, and, in particular, from the Zentralstelle für Kreditinformation (ZEK) (Central Office for Credit Information) and the Informationsstelle für Konsumkredit (IKO) (Consumer Credit Information Office).

The spending limit set for the principal Cardholder will apply as an overall limit for all cards in his/her name and those of his/her authorized agents (see the definition of authorized agent in GTC section 1). Thus, the total of all card transactions may not exceed this overall limit. Similarly, the spending limit set for any partner cardholder will apply to all partner cards held by that cardholder. The Bank reserves the right to amend the spending limit at any time, by due written notice to the principal cardholder or to the partner cardholder. Spending in excess of the limit set is not permitted. In the event that the limit is exceeded nevertheless, the Cardholder shall repay the excess amount immediately and in full. The Cardholder shall immediately inform the Bank of any worsening of his/her economic circumstances.

3. Revocation and notice of termination

The Cardholder is entitled to give written notice of termination of this credit agreement within 14 days of receipt of the cards requested. The Bank is entitled, at any time, to give 30 days' written notice of termination of a credit option. Otherwise the present credit option will end on expiration of the credit card contract.

4. Miscellaneous

No amendments to the present credit agreement will be effective unless it is in writing. Otherwise the current GTC for the Classic and Gold Visa and Mastercard of the Bank apply in their entirety. These will be sent to the Cardholder with a copy of the card application and the card (and can be viewed at cornercard.ch/e/gtc or ordered by telephone on +41 91 800 41 41).

5. Applicable Law

All legal relations between the Cardholder and the Bank will be governed by and construed in accordance with Swiss law. Lugano will be the place of performance, the place of debt enforcement for Cardholders resident abroad, and the exclusive place of jurisdiction for all disputes, subject to mandatory provisions of Swiss law. The Bank will, however, also have the right to take legal action against Cardholders in the competent court of their place of residence or in any other court of competent jurisdiction.

Version 04.2017

11. Signature

By signing I confirm that I have taken note of, and understood, the above information.

Place/Date _____ Credit or Prepaid Card Applicant **X**

Place/Date _____ Signature of the legal representative **X**
(mandatory in the case of minors)

C: L0302

P: H4288

Annual subscription fee	Heart for India Gold	Heart for India Reload
Principal cards	CHF 190	CHF 50 (CHF 25 up to age 26)

Excerpt from "Charges, interest rates and fees" table
Complete table: cornercard.ch/e/prices

We're always there for you.

365 days a year, around the clock. We value first-class service and customer satisfaction. Call us anytime and we'll be more than happy to answer any questions you may have.

Help Line 24h +41 91 800 41 41

Would you prefer to find out more online?

Just go to this website for valuable tips and useful information:

cornercard.ch

Cornèr Banca SA,
Cornèrcard, Via Canova 16, 6901 Lugano
Tel: +41 91 800 41 41, cornercard.ch

VISA



Founder and President.

India is the largest democracy in the world, with 1.3 billion inhabitants. It is an amazing country with smiling people, a rich history, a fascinating culture and delicious cuisine. However, it is also a country where poverty, malnutrition, inequalities, insecurity, and corruption are rife.

The Heart for India Foundation, created in 2005, is a non-political, non-governmental and non-religious organization. The main goals are to help underprivileged children gain access to education in India, and to offer training to women so they gain professional skills and get a diploma, in order to cut the cycle of poverty.

In 2005, Heart for India started its work in the Nanmangalam Government School in the suburbs of Chennai. Since then, the Foundation has grown slowly but surely. With ten years of experience, the Foundation is deeply involved in solving other serious problems related to nutrition, health, hygiene, security, safety, and the environment. With the improvement of these areas, the success rate has risen from 40 % to 96 %. The children are happy and healthy. Heart for India has developed a model that could be duplicated anywhere in India.

Have you remembered everything?

- Mobile telephone and e-mail address provided?
- Have you stated your annual income (for credit card only)?
- Do you wish to take advantage of any additional services and benefits for your card? Please check as applicable.
- Have you filled out form A completely?
- Have you enclosed a copy of your identification document (driver's license, passport, ID card, work permit)?
- Have you signed and dated your application?
- Important! Please sign the card application and send all the enclosures to:

Cornèr Banca SA
Cornèrcard
Via Canova 16
6901 Lugano



Important: all information is mandatory in order to issue the card and activate all the benefits of the card.

cornèrcard Application

**Annual fee: Gold Visa CHF 190,
 Prepaid CHF 50 (CHF 25 up to age 26).**

Yes, I would like to apply for the Heart for India Visa card and support the Foundation's work.



Heart for India Visa Gold Visa
 Ref. 1442494789062 - 04/395/CD5



Heart for India Visa Prepaid Visa
 Ref. 1486132670458 - 06/395/CM3

Important: all information is mandatory in order to issue the card and activate all the benefits of the card.

1. Personal information on the principal card applicant

My name is to appear on the card as follows (First name/Last name): _____
(max. 20 characters incl. spaces; no umlauts/accents)

Mr Ms Correspondence in German French Italian English

Last name _____ First name _____

Street/No. _____ ZIP code/Place _____

Address since _____ Nationality _____

Date and place of birth _____ Telephone (home) _____

Mobile telephone _____ E-mail _____

For the Security Check: notification if card misuse is suspected and for online shopping

Number of minor children _____ Civil status _____

For foreign nationals: Residence permit C B L

Please enclose a copy of an official identification document; for foreign nationals, please enclose a copy of the residence permit.

2. Personal information of the legal guardian (mandatory in the case of minors allowed to request a prepaid card only)

Mr Mrs

Last name _____ First name _____

Street/No. _____ ZIP code/place _____

Address since _____ Nationality _____

Date and place of birth _____ Telephone (home) _____

Mobile telephone _____ E-mail _____

Civil status _____ Occupation _____

For foreign nationals: residence permit C B L

Please enclose a copy of an official identification document; for foreign nationals, please enclose a copy of the residence permit.

3. Occupation/Financial information (only complete in case of a credit card application)

Employee Self-employed Retired In training

Employer _____ since _____

Occupation/position _____ Telephone _____

Address _____

Gross annual income _____

Mandatory in compliance with Art. 30 KKG

Home Rent Own

Annual rent/home loan CHF _____ LSV+/-Debit Direct

For payments made directly via your Bank

The applicant understands that the card issuer reserves the right, for reasons of credit rating, to issue a prepaid card instead of the requested credit card.

4. Additional services

	Credit card	Prepaid card
Onlineaccess free of charge	<input type="checkbox"/> (R24)	<input type="checkbox"/> (R24)
Mobileaccess CHF 0.20–0.80/SMS	<input type="checkbox"/> (A19)	<input type="checkbox"/> (A19)
Payment protection insurance 0,49 % of the outstanding balance of your billing unit	<input type="checkbox"/> (N09)	–
Travel insurance (individual coverage) Annual premium: CHF 35	–	<input type="checkbox"/> (O59)
Travel insurance (family coverage) Annual premium: CHF 49	<input checked="" type="checkbox"/> free and included	<input type="checkbox"/> (O59)
Travel Accident Advantage (family coverage) Annual premium: 1 st year CHF 45 instead of CHF 60 (expires 31.12.2019)	<input type="checkbox"/> (J47)	–
With photo on the back of the card: please enclose current color passport photo (write your name on back of photo).	<input type="checkbox"/>	<input type="checkbox"/>

Important notice: Insurance benefits will be paid exclusively in accordance with the **General Terms of Insurance (GTI)**, which can be accessed or ordered at any time at cornercard.ch/e/gtc and which will be sent to me together with the confirmation of insurance. By signing this document, I confirm that I have acknowledged and understood the GTI and that I accept all the applicable terms.

5. Form A pursuant to CDB (in the amended version); identification of the beneficial owner (as required by law)

As applicant of the principal and/or (if applicable) of the prepaid card, I declare that the money used to settle the monthly statement for the principal card and/or any other money paid to the card issuer above the settlement amount as well as the money used to reload the prepaid card (check appropriate box):

- belongs exclusively to the principal/prepaid card applicant
- belongs to the following person(s)
 (please supply the following: first name, last name or company name, date and place of birth, nationality, address of residence or company, country):

In my capacity as principal card applicant/cardholder, I undertake to inform the card issuer, of my own accord, of any changes. *It's a criminal offence to deliberately provide false information on this form (Art. 251 of the Swiss Penal Code, document forgery).*

How can you help?

Together with Cornèrcard, the Heart for India Foundation decided to launch a personalized Visa card including charity program features to continuously sustain the efforts of the Foundation. With a Heart for India Visa card, cardholders enjoy all the advantages of a payment card and support the Foundation for free (without any fees for the cardholder).

Order and use the right card for your day-to-day purchases.

For each transaction made using the Heart for India Visa card, the Foundation **receives a contribution up to 0,5 % from Cornèrcard** (without any deductions).

Any further donations (at the sole discretion of the cardholder) may be directly debited quarterly or annually from the Cornèrcard.

Any donation, big or small, is very important.

Judge for yourself:

- with CHF 10 you provide 80 meals
- with CHF 50 you finance one academic year for one child
- with CHF 100 you provide school uniforms and shoes for eight children
- with CHF 400 you take care of one orphan for a full year

Donations are tax-deductible in Switzerland. All the Foundation's administrative costs are covered by a main sponsor, **so 100 % of the donations are allocated to the educational programs in India.** Only Swiss residents can apply for a Cornèrcard.

Results of the commitment.

- 95 % attendance rate from pupils
- 96 % exam success rate for the next level of primary and secondary schools
- 98 % exam success rate in professional training centers
- 100 % of graduating students find jobs or create their own businesses

As of now, the Heart for India Foundation has helped more than **19,500 children** and young women to get out of the poverty cycle. The key to this success is the distribution of 2,500 meals every afternoon.

Awards.

Two government schools supported by Heart for India have been listed **“Model Schools”** by the Indian Government. Now many school principals from all around India are coming to observe our methods and the progress that has been made. In 2009 the Heart for India Foundation received the **“Global Citizen Karmaveer Puraskaar Award”** from iCONGO (Indian Confederation of NGOs) in recognition of the work achieved by the Foundation in India for underprivileged children. Princess Françoise Sturdza has received the **“Social Entrepreneur Award”** by the Society for the Upliftment of the Economically Backward.



Heart for India programs.

Primary and secondary schools

- Amman Naggarr Government School (Chennai), from 2014
- Amman Naggarr Kindergarten (Chennai), from 2014
- Nanmangalam Government School (Chennai), from 2005
- Nanmangalam Kindergarten (Chennai), from 2005
- Kovilambakkam Government School (Chennai), from 2005

One-year professional training centers for young educated women in Chennai, from 2007:

- Geriatric nurse professional training
- Health assistant professional training
- Corporate secretary professional training
- Desktop publisher professional training
- Early childhood education professional training
- Web designer professional training

Orphanage and family support

- Orphanage Girls Town 2 (Chennai), from 2007
- Family support (Mumbai), from 2007

More added value for you.

No bank account required.

To apply for a Heart for India Visa card, no bank account is required. If you need cash, simply make a withdrawal in the respective currency from ATMs anywhere in the world.

State-of-the-art technologies.

The fun of shopping. Use your Heart for India card to pay for purchases instantly – thanks to the card's contactless function. Simply hold the card or your smartphone against the reader, wait for the tone, and you're done.

Comfortable instalment plan.

Cornèrcard allows you to pay the balance of the monthly statement of your credit card in easy instalments.

You choose the amount you wish to pay. Visit **cornercard.ch/calculator** and find out the cost of paying in instalments.

Prepaid card – reloadable anytime.

When the remaining credit on your Heart for India Visa card has been used up, simply reload the card with the desired amount by using a payment slip or online transfer. And should you be in a real hurry, you can reload the card in real time via the **Cornèrcard Reload Portal, at SBB ticket vending machines, or at kiosk, Press & Books, and avec points of sale.** For more details, visit **cornercard.ch/prepaid**

Fun and leisure with Cornèrcard Emotions.

Unique experiences.

Especially designed for Cornèrcard customers, our leisure portal lists unique events as well as the current motion picture program for Switzerland – all at one Internet address: emotions.cornercard.ch



E-Access: card data at your fingertips.

E-Access comprises our Cornèrcard App, Onlineaccess and Mobileaccess – via smartphone, tablet or PC. Enjoy utmost flexibility and benefit from a host of notification and query functions for your card transactions.

Cornèrcard App.

While on the road, our Cornèrcard App enables you to query selected card usage information from your smartphone or tablet.

Onlineaccess.

Onlineaccess lets you manage a variety of functionalities linked to your card via your browser, and activate the Cornèrcard App. In addition, Onlineaccess allows you to view your free electronic monthly statement.

Mobileaccess.

Mobileaccess enables you to request automatic notifications and to receive card usage information via SMS.

Maximum security.

Lowest price guaranteed.

You receive a refund of the difference in price for an item you purchased with your Heart for India Visa credit card and a lower price you found in Switzerland for the same item offered by another merchant.

Purchase protection insurance for carefree shopping.

Whether your purchase is stolen, damaged or destroyed, purchase protection insurance covers the loss you suffered if such covered event takes place within 45 days following the date of purchase. Purchase protection insurance applies to purchases made anywhere in the world, including on the Internet.

Travel insurance – peace of mind when away from home.

Travel insurance is your comprehensive package for carefree holidays. Whether your trip is canceled, delayed, interrupted or aborted, you are covered worldwide for an unlimited number of trips per year. Travel insurance is automatically included in the Heart for India Visa Gold card.

Legal protection insurance for your rights.

Your Heart for India Visa card offers worldwide protection of your rights in connection with purchases, bookings, Internet orders and vehicle rentals.

Services at a glance.

Features and conditions ¹	Gold ²	Prepaid
Cornèrcard supports Heart for India by making a contribution based on purchases made using the Heart for India Gold Visa card, without additional fees for the cardholder, of	0,5 %	0,2 %
Annual fee	CHF 190	–
– For cardholders up to age 26	–	CHF 25
– For cardholders aged 26 and over	–	CHF 50
No bank account required	✓	✓
Cash withdrawal		
Commission in and outside Switzerland, min. ³	3,75 %	3,75 %
– Withdrawals at ATMs	CHF 10	CHF 6
– Withdrawals at bank counters	CHF 15	CHF 10
Money transfer (for example via Western Union or Skrill)	3,75 %	3,75 %
Query balance		
– Cornèrcard App	free of charge	free of charge
– Onlineaccess	free of charge	free of charge
– ATM cash withdrawals in Switzerland	free of charge	free of charge
– Landline (+41 900 26 76 37), per minute	–	CHF 1.40
Reloads		
– 1 st card reload	–	free of charge
– All subsequent reloads using a payment slip or by bank transfer, minimum CHF 100; maximum CHF 10'000	–	CHF 2
Reloads in real time		
Reload your card:		
– At secure-reload.com on our Cornèrcard reload portal	–	2,5 %
– At SBB ticket counters (min. CHF 2)	–	4 %
– At kiosk, Press & Books, and avec points of sale (min. CHF 2)	–	4 %
For a complete list of all reload options, please go to comercard.ch/prepaid		

Features and conditions ¹	Gold ²	Prepaid
Instalment plan You choose whether to pay the due balance in full or to pay in monthly instalments of at least 5 % or CHF 100. Annual interest rate, not exceeding 12 % Credit permitted only if not leading to overindebtedness (Art. 3, par. n, UWG)	12 %	–
Purchases in foreign currencies Retail exchange rate of Cornèr Bank Ltd. on the booking date plus foreign currency processing fees of no more than	1,2 %	1,2 %
CHF transactions abroad	1,2 %	1,2 %
Liability in the event of loss or theft of the card If full compliance with all obligations of due diligence	CHF 0	CHF 0
Replacement card – Immediate replacement of Card and emergency cash advance of CHF 1,000 within 48 hours in the event of loss or theft – Immediate card blocking and card replacement in the event of loss of theft, worldwide	CHF 20 –	– CHF 20
Monthly statement – Monthly statement (paper format) – Electronic monthly statement (must be activated online at icomer.ch) – Reprint of monthly statement (per order)	CHF 1.50 free of charge CHF 10	– free of charge –
Payment term for monthly statement From the date issued, within	25 days	–
Payments at the post office Fees for payments at the post office, from	CHF 0.90 ⁴	–

E-Access		
Cornèrcard App Access to your card data anytime and anywhere Available for smartphones and tablets	✓	✓
Onlineaccess Card management at the click of a mouse and added security on the Internet	✓	✓
Mobileaccess More security and control via your cell phone – Security Check: notification on suspicion of misuse – Shop Info: automatic notification with purchases – Balance or transaction inquiry	✓ per SMS per SMS	✓ CHF 0.20 CHF 0.80

Additional services included	Gold ²	Prepaid
Mobile Payment Paying via your smartphone – it's easy and secure. Find out more at cornercard.ch/mobilepayment	✓	✓
Best Price Guarantee⁵ You receive a refund of the difference in price for an item you purchased with your Cornèrcard and a lower price you found in Switzerland for the same item offered by another merchant. – Coverage applies to items purchased in Switzerland online or in stores – Discounted items are excluded – Coverage duration: 14 days Coverage per year and per claim: CHF 2,000	✓	–
Purchase Protection Insurance⁵ Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your Cornèrcard card at merchant locations or online. Maximum coverage: – Per claim – Per year	✓ CHF 2,000 CHF 10,000	✓ CHF 2,000 CHF 5,000
Legal Protection Insurance⁵ Helps with disputes related to purchase – worldwide and online Worldwide legal protection for claim settlement or refund, but not exceeding	✓ CHF 300,000	✓ CHF 250,000
Travel Insurance⁵ Worldwide for an unlimited number of trips per year Insurance coverage and maximum benefit per event – Cancellation expenses, travel interruption and travel assistance CHF 40,000 – Travel delay CHF 3,000 – Baggage CHF 10,000 – Treatment expenses and medical assistance CHF 1,500,000 – Deductible coverage for car rentals (CDW): CHF 10,000	✓	–

Optional additional services		
Balance protection insurance Insurance protection in the form of balance coverage for the principal card or, if applicable, for the partner card in the event of involuntary loss of employment, temporary full incapacity for work, death or permanent disability. Coverage: max. CHF 40,000 per event Premium for the respective open balance as per monthly statement	0,49 %	–

Optional additional services	Gold ²	Prepaid
Travel Insurance⁵ Worldwide for an unlimited number of trips per year; includes cancellation expenses, travel interruption, travel assistance and deductible coverage for car rentals Maximum benefits: – Individual coverage CHF 10,000 per person and event Annual premium – Family coverage CHF 10,000 per person, CHF 40,000 per event Annual premium		
	–	CHF 35
	–	CHF 49
Travel Accident Advantage⁵ Coverage extends to you and your family for the entire duration of your trip. Maximum benefit in the event of death or permanent disability: CHF 500,000. – Annual premium in 1 st year, instead of CHF 60 (offer expires 31.12.2019).		
	CHF 45	–
Hertz car rental⁵ Worldwide discounts on rental rates	✓	–
Priority Pass™ – For admission to more than 1,200 VIP airport lounges worldwide, per year instead of USD 99 – Entry charge per person (first two member entries at no charge)		
	USD 79	–
	USD 32	–

¹ The complete "Charges, Interest Rates, and Fees" table is available at cornercard.ch/e/prices

² In the event that a Heart for India Gold credit card cannot be issued, we will issue a Heart for India prepaid card.

³ Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).

⁴ Charge varies depending on the amount of the payment. Detailed information can be found at cornercard.ch/e/payments

⁵ Applies only if payment was made with the Heart for India card.

Simply go to **cornercard.ch** to order the additional services you wish to benefit from.