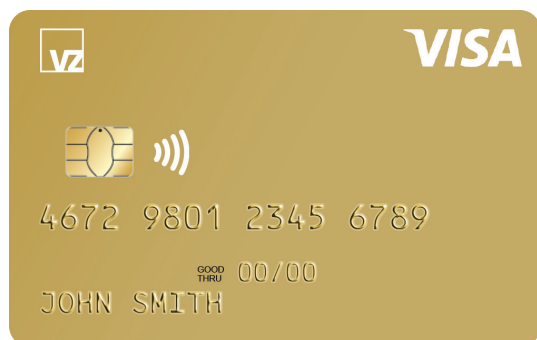


# VZ Credit Card Visa Gold



## VZ Credit Card Visa Gold

With the VZ Credit Card Visa Gold you can make cashless payments easily and conveniently. The card is accepted in more than 30 million shops, restaurants, hotels, petrol stations and internet shops worldwide. In addition to the benefits included in the VZ Credit Card Visa Classic, the VZ Credit Card Visa Gold provides you with a wide range of other services and benefits.

## Advantages

- Worldwide: cashless payments and cash withdrawals
- Practical: useful additional services included
- Relaxing: airport lounge access
- Established: 24h customer service free of charge
- Secure: with novel chip technology
- Mobile: payments with your smartphone using Apple Pay, Samsung Pay, Google Pay
- Flexible: invoice by payment slip or direct debit procedure

## Personal and secure

### Credit card with chip

With its integrated chip, the VZ Credit Card Visa Classic meets the latest security standards.

### Travel and aviation accident insurance

When you travel using public transport you automatically receive free accident insurance. The insurance cover applies if at least 80% of the cost of the trip is paid for using your VZ Credit Card Visa Gold.

## Lost card? Stolen card?

Contact TopCard customer service with any questions, in emergencies and to have your card blocked. Around the clock, 365 days a year. The normal telephone charges apply.

## Conditions

Card fee	CHF 16 per month
Replacement card	free of charge
Card blocking (in case of loss or theft)	free of charge
Payments in Switzerland	free of charge
Payments abroad	1,75% processing surcharge
Cash withdrawal in Switzerland	4%, min. CHF 10, per withdrawal
Cash withdrawal abroad	4%, min. CHF 10, per withdrawal
Foreign exchange rate conversion (for transactions in foreign currencies)	foreign exchange selling rate plus 1.75% processing surcharge
Interest rate for instalments (credit options)	12% per annum

## Currency/card limit

Currency	CHF
Minimum card limit	CHF 10,000
Maximum card limit	CHF 20,000

## Benefits

Flexible payment options	payment slip/ instalment option eBill with instalment option direct debit (LSV)
Travel/aviation accident insurance	
• Death and disability	max. CHF 600,000
• Rescue and repatriation	max. CHF 60,000
Excess insurance (collision damage waiver)	max. CHF 10,000 per insured event
Best price guarantee	max. CHF 2,000 per annum
Special conditions at Europcar	no deposit, max. 15% discount
Priority Pass access to airport lounges	Priority Pass worth € 89 free of charge. Cost price € 24 per entry.

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