

Mastercard Business Card Silver

The Business Card Silver is the ideal business card for small and medium-sized companies.



How you benefit

- Cashless payment worldwide
- Secure internet purchases thanks to 3-D Secure
- Cash withdrawal from many ATMs worldwide
- Contactless payment
- Own design possible
- Numerous additional benefits

Currency

CHF

Payment method

- Direct debit (LSV+)

Use

- Online payment
- Cash withdrawals from ATMs
- Cashless and contactless payments
- Mobile and wearable payments

Convenient, straightforward management

In the "one" web portal and app, the Mastercard Business Card Silver can be managed simply and conveniently at any time to meet individual needs (confirmation/monitoring of online payments, real-time blocking/unblocking of lost cards, PIN display, etc.).

Cost-free expenses management

Monitor receipts and invoices, coordinate cash advances and reimbursements, process expense claim forms and much more with eXpense – the free online tool that offers optimum support and saves precious time by ensuring you always have an overview of expenditures.

Own design

You can create an individual company credit card with a picture of your choice and your company logo. That looks impressive to outsiders and enhances your team's identification with the company.

Insurance¹

Travel accident insurance

Death and disability benefits and assumption of transport and rescue costs

Up to CHF 300,000 per event and person

Travel interruption insurance

Up to CHF 5,000 per event and person

Medical travel assistance

- Return travel, return transport and repatriation costs
- Search and rescue costs and medical expenses

- Unlimited
- Up to CHF 250,000 per event and person

Luggage insurance

Assumption of costs in the event of theft, loss or damage and for the purchase of essential clothing and personal care items in the event of delay; up to CHF 2,500 per event and person

24-hour assistance

The 24-hour assistance service (+41 58 958 82 85) will organise specific support in an emergency (global referral of medical, hospital and lawyer services) as well as providing you with advice in the event of an emergency abroad

¹ You can find the precise provisions in the General Insurance Conditions (GIC).

Additional services

Turnover bonus (per card, excluding fees)	From annual turnover of CHF 10,000: 50% discount on card in following year
Discount on Hertz car rental²	Pay with your credit card and benefit from a discount and additional advantages

² Further information is available at viseca.ch/hertz.

Overview of charges and benefits

Annual fee	<ul style="list-style-type: none"> ▪ First card: CHF 100 ▪ Each additional card: CHF 50
Card limit	From CHF 3,000 to max. CHF 10,000 per month
Online expenses management	Cost-free online access to eXpense
Own card design	CHF 40 per card per year
Statement	Itemised collective monthly statement; with separate cardholder information statement upon request
PIN code/PIN replacement	Free of charge
Customer service	Friendly, competent, reliable: 24 hours/365 days
Replacement card worldwide	CHF 20
Penalty interest rate	14.93%
Handling charge for late payment	CHF 20 per invoice
Loss or theft	No deductible (CHF 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken

Transactions

Foreign currency transactions	Exchange rate + 1.5% handling charge
Cash withdrawals	
Bancomat ATMs	<ul style="list-style-type: none"> ▪ Switzerland: 3.5%, min. CHF 5 ▪ Abroad: 3.5%, min. CHF 10
Over the counter, worldwide	4%, min. CHF 10