

ZugerKB Stu

This handy day-to-day companion doesn't just give you greater independence – it is also very versatile and comes with a number of attractive benefits. With a Youth plus private account you get your own Stu card free of charge. With your Stu card you can pay for things whenever and wherever you want. You'll never miss a deal again.



Your benefits

- ✓ Online purchases
- ✓ Cashless and contactless payments
- ✓ Cash withdrawals at bank ATMs
- ✓ Mobile payment and wearable payment options
- ✓ Easy and convenient card management
- ✓ Automatic cashback, deals and attractive competitions

Currency

CHF

Payment method

Direct debiting of account*

* Please note that reservation payments (e.g. car hire/hotel reservations) will result in a provisional charge to your bank account and will therefore have an impact on your liquidity.

Use

Online purchases

Whether you're on the move or sitting on your sofa – with your ZugerKB Stu you can take care of your online payments and make purchases in apps such as Netflix, Spotify and SBB Mobile in just a few clicks.

Cashless and contactless payments

With your card, you can make cashless and contactless payments in restaurants and shops as well as to other service providers – at 61 million points of sale worldwide.

Cash withdrawals at bank ATMs

Your ZugerKB Stu allows you to withdraw cash all over the world. You can also deposit CHF and EUR banknotes at Zuger Kantonalbank ATMs.

Mobile payment and wearable payment options

You can link your card to your smartphone and smartwatch payment apps (such as Apple Pay, Google Pay and Samsung Pay), so that you can make mobile payments with maximum convenience.

Easy and convenient card management

You can use the one app or the one Digital Service website to manage your card quickly and easily at all times, depending on your specific needs:

- Analyse your spending
- Block and unblock lost cards in real time*
- Order replacement card*
- Display PIN*
- Activate/deactivate geoblocking, contactless function and online transactions*


* only available in the one app

Stu Extras

- Numerous deals
- Automatic cashback
- Many competitions
- Everything at a glance thanks to the Stu app

ZugerKB Stu and ZugerKB credit cards

The perfect combination

	ZugerKB Stu	Visa Classic World Mastercard Silver ¹
Cards		
Annual fee	free of charge	free of charge
Additional card	not possible	CHF 25
Replacement card	free of charge	CHF 20
Order PIN (have PIN letter resent)	free of charge	free of charge
Blocking of card	free of charge	free of charge
Transactions		
Purchases in CHF in Switzerland	free of charge	free of charge
Purchases abroad	CHF 1.50 ²	1.75% ³
Gaming commission	–	4%, min. CHF 10 for lottery, betting and casino transactions (excl. Swisslos/Loterie Romande)
Cash withdrawals		
Withdrawal at cantonal bank ATMs	free of charge ⁴	4%, min. CHF 10 ³
Withdrawal at other ATMs in Switzerland	CHF 2 ⁴	4%, min. CHF 10 ³
Withdrawal at POS in Switzerland	CHF 2	not possible
Withdrawal at ATMs abroad	CHF 5 ²	4%, min. CHF 10 ³
Recommended use 		
	<p>The ZugerKB Stu is your practical everyday companion. Thanks to direct debiting of your account, you have an overview of your purchases, cash withdrawals and online payments at all times. With your Stu card you can pay for things whenever and wherever you want. You'll never miss a deal again. If you make a purchase from a Stu Partner, you'll automatically get a discount in the form of cashback onto your ZugerKB Youth Plus private account.</p>	<p>ZugerKB credit cards are the ideal supplement to the ZugerKB Stu, particularly when travelling or making major purchases. As transactions are not paid for until the monthly settlement date, the liquidity of your bank account is not affected immediately. Furthermore, you benefit from attractive insurance services for travel (e.g. cancellation insurance) and retail purchases (e.g. best-price guarantee), and you collect points for the "surprise" bonus programme with every transaction.</p>

¹ The credit card is obtainable from the age of 18 subject to fulfilment of the usual issuing criteria.

² Currencies are converted at a standard foreign currency selling rate.

The foreign currency selling rates shown on our website are indicative rates. Rates are adjusted on an ongoing basis every day.

³ Currency conversion is at the Visa conversion rate.

⁴ Currency conversion is based on the selling rate for banknotes applicable at Zuger Kantonalbank.

The selling rates for banknotes published on our website are adjusted on an ongoing basis every day.