

Mastercard Business Card Gold

The Business Card Gold 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
- Available in CHF, EUR or USD
- Numerous additional benefits

Currency

CHF/EUR/USD

Payment method

- Direct debit (LSV+): for CHF/EUR cards
- Billing statement for USD

Use

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

Convenient, straightforward management

The Mastercard Business Card Gold 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.) using the “one” web portal and app.

Insurance¹

Travel accident insurance

Death and disability benefits and assumption of transport and rescue costs

Up to CHF 600,000 per event and person

Travel interruption insurance

Up to CHF 10,000 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 500,000 per event and person

Luggage insurance

Assumption of costs in the event of theft, loss or damage as well as for the purchase of essential clothing and personal care items in the event of delay; up to CHF 5,000 per event and person

Travel cancellation insurance

Assumption of costs for cancellation and, where applicable, rebooking; up to CHF 10,000 per event and person

Rental car insurance

- Collision damage waiver (CDW)
- Loss damage waiver (LDW)

- Covers damage and theft
- CHF 10,000 per event
- CHF 100,000 per event

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)	<ul style="list-style-type: none"> ▪ From annual turnover of CHF 10,000, EUR/USD 7,500: 50% discount on card in following year ▪ From annual turnover of CHF 20,000, EUR/USD 15,000: Card free of charge 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 170, EUR/USD 150 ▪ Each additional card: CHF 85, EUR/USD 75
Card limit	Can be chosen freely From CHF 10,000, EUR/USD 5,000 per month
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	Free of charge
Penalty interest rate	14.93%
Handling charge for late payment	CHF 20, EUR/USD 15 per invoice
Loss or theft	No deductible (CHF/EUR/USD 0) for the cardholder if loss/theft is reported immediately and provided that due care was taken (Art. 3 and 4, General Terms and Conditions)

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, EUR/USD 3.50 ▪ Abroad: 3.5%, min. CHF 10, EUR/USD 7
Over the counter, worldwide	4%, min. CHF 10, EUR/USD 7