

APPLICATION

☒ I would like to become a Diners Club member and apply for a Diners Club Golf Card (annual fee: in the 1st year CHF 100, from the 2nd year CHF 200).

HALF PRICE
IN THE
1ST YEAR.



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 ☐ G ☐ F ☐ I

Last name First name

Street/No. ZIP code/Place

Address since Nationality

Date of birth 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. Occupation/Financial information

☐ Employee ☐ Self-employed ☐ Retired ☐ In training

Business area Occupation/position

Employer since

Telephone Address

Gross annual income

Home ☐ Rent ☐ Own

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

For payments made directly via your Bank (only for credit card)

3. Personal PIN code

Once you have received your card, you can activate your E-Account at **eaccount.dinersclub.ch** and set your PIN. Should you wish, you can also have a predetermined PIN sent to you by mail. You can then change this PIN at any time using your E-Account (see above).

☐ I wish to receive the PIN by mail.

4. Form A – Declaration of identity of the beneficial owner (mandatory information)

In accordance with Article 27 of the Agreement on the Swiss banks' code of conduct with regard to the exercise of due diligence (CDB 20), I, the principal card applicant, declare that:

– **(for credit cards)** the money used to settle monthly statements for the principal card and any additional card and/or any other money paid to the card issuer above the settlement amount (please check the appropriate box):

or

– **(for prepaid cards)** the money due for card usage and paid to the card issuer for that purpose (please check the appropriate box):

☐ belongs to the principal card applicant (credit or prepaid card)

☐ belongs to the principal card applicant (credit card) and the additional card applicant

☐ belongs to the following person(s):

(please provide the following information: last name(s) and first name(s) or entity, date of birth, place of birth, nationality, actual address of domicile/registered office, incl. country):

As the principal card applicant/principal cardholder, I hereby undertake to automatically inform the card issuer of any changes. It is a criminal offence to deliberately provide false information on this form (Article 251 of the Swiss Criminal Code, document forgery).

5. Source of the funds

Funds used to pay the monthly statement (or any additional amount) or to reload the prepaid card.

☐ Savings ☐ Income ☐ Family assets ☐ Inheritance/donation ☐ Sale of assets

☐ Other (please specify) _____

6. Note: to be filled in by 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 (credit or prepaid 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. 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, additional 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 Cornèr card 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 partner companies in Switzerland or abroad, in particular affiliated companies of Cornèr Bank Group with seat in the European Union to perform all or part of the services pertaining to the contractual relationship, including reward and loyalty programs (e.g. application reviews, card manufacture, card issuance, contract management, online services, payment collections, client communications, credit risk calculations, fraud prevention, charge-back procedures, payment processing, IT) and for the improvement of the risk models used in granting credit limits and fraud prevention. We authorize the Bank to provide these third parties with the data necessary for the diligent performance of the tasks assigned to them and, if required, to transmit this data abroad for this purpose. In doing so, the Bank may also pass on personal data of the cardholder(s) to such partner companies for the processing purposes specified in the Privacy Notice (clause 3 – cornercard.ch/dataprotection). The processing of such personal data is carried out in full compliance with the applicable data protection regulations, namely the Swiss Data Protection Act (DPA) and the European General Data Protection Regulation (GDPR). 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 additional cardholder, who has his/her own income (with his/her own spending limit and monthly statements), to independently apply for optional insurance or Securicard for his/her own card at any time.

Version 11.2020

8. Collaboration with golf clubs and data transmission

I acknowledge that the Bank is bound by contract to golf clubs required to deliver particular services in connection with the card product chosen by me. I therefore authorize said golf clubs of which I am a member to transmit data (specifically personal data and the fact that I have entered into a binding card agreement with the Bank) that are necessary to administer, process and record premiums, etc. I also acknowledge and agree that such golf clubs are entitled to choose the additional services they wish to provide at their discretion and pursuant to their own rules.

Version 04.2017

9. Insurance products; cooperation with insurance companies

Insurance mediation and data protection: 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 Cornèr Card products can be accessed or ordered at any time at cornercard.ch/e/gtc (Visa/Mastercard) and dinersclub.ch/e/documents (Diners Club). 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 and/or the insurer 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). *Edition 01.2022*

Declaration for the requested additional services: In our capacity as signatories of the application for a credit card (principal and/or additional card) or a prepaid or reloadable card, we acknowledge that on acceptance of this application for the requested additional services from Cornèr Bank Ltd., or from Securicard SA for the Securicard products, we will receive a written confirmation. Right of withdrawal: 14 days after the start of the insurance in accordance with Insurance Contract Act Art. 2a. The withdrawal may be made in writing or in another form that allows proof by text. The respective terms and conditions (General Terms of Insurance and other Terms of use, as applicable) for the use of the above-mentioned services as well as the information on the respective insurer can be viewed at cornercard.ch/e/gt or can be requested by calling +41 91 800 41 41. The terms and conditions for Securicard products can be viewed at securicard.ch or can be requested by calling +41 58 122 10 10. Any applicable insurance premiums or service fees will be charged to our card automatically. The insurance begins on the date stated in the insurance confirmation. The insurance ends if it is cancelled, the premiums due are not paid, the card is definitively blocked or the contractual relationship with the insurer is terminated. Insurance coverage and services are provided exclusively in accordance with the General Terms of Insurance for payment protection insurance, travel insurance, travel accident Advantage, extended warranty for electrical and electronic appliances, private and motor legal protection insurance and for Securicard insurance benefits. *Edition 01.2022*

Applying for **Payment Protection Insurance**, I confirm that I am between 18 and 62 years old. I further confirm to be resident in Switzerland or in the Principality of Liechtenstein (the enclave of Büsingen am Hochrhein (DE) is excluded), to have been employed for more than 6 months and at least 16 hours a week (**self-employed persons are excluded from the unemployment coverage**), to be in a permanent and non-terminated employment relationship, not to be close to early retirement, not to have been absent in part or in full from work due to illness or accident for more than 25 workdays during the last 12 months, not to have been treated on an in-patient basis for more than 20 successive days and currently not to be scheduled for admission to a hospital. *Edition 01.2022*

With the signature of the application we confirm to have read and understood the terms and conditions applicable to the additional services (General Terms of Insurance, other Terms of use, as applicable) and that we accept them without reservation.

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 additional 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 2.5 % of the total billed amount, subject to a minimum of CHF 50, 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 Cornèr Card Classic cards) or 20% (for Cornèr Card Gold and Platinum 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 Cornèr Card Classic cards) or CHF 90,000 (for Cornèr Card Gold and Platinum 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 be the overall spending limit for all Principal Cards issued in the name of the Principal Cardholder and the Additional Cardholder. As a result, all transactions effected using these Cards may not, in aggregate, exceed this overall spending limit. The Bank reserves the right to adjust the spending limit at any time and shall notify the Cardholder of any such adjustment in writing. 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, Gold and Platinum Visa, Mastercard and Diners Club 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 (Visa/Mastercard) or dinersclub.ch (Diners Club) or ordered by telephone on +41 91 800 41 41 (Visa/Mastercard) or +41 58 880 88 00 (Diners Club).

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 01.2021

11. Signature

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

Place/Date

Credit card applicant



I8816 / 63-GOL008

12. Have you remembered everything?

- ☐ Mobile telephone and e-mail address provided?
- ☐ Have you stated your annual income?
- ☐ 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 signed and dated your application?
- ☐ Have you enclosed a copy of your identification document (driver's license, passport, ID card, work permit)?

Copy front and back and make sure that photos and text are legible.



Important! Please sign the card application and send all the enclosures to:
Cornèr Banca SA, Cornèr Card, Via Canova 16, 6901 Lugano

Annual subscription fee	Golf
Principal cards	CHF 200

Excerpt from «Charges, interest rates and fees» table
Complete table: dinersclub.ch/e/prices

Instructions for sending.



- 1 Duly complete all the fields and sign the form.
- 2 Enclose all the documents necessary.
- 3 Cut out the prepaid coupon on the last page of this letter.
- 4 Glue the prepaid coupon to the upper right-hand corner of an envelope with a maximum size of B4 (353 × 250 mm).



GAS/ECR/ICR

nicht frankieren
ne pas affranchir
non affrancare
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Cornèr Banca SA
Cornèrcard
Via Canova 16
Casella postale
6901 Lugano