

Conditions of Participation for the Cornèrcard Diners Club Rewards Program

By participating in the Diners Club Rewards Program, you accept the following conditions:

1. Eligibility

All holders of a Diners Club Classic or Corporate card («Member») issued by Cornèr Bank Ltd. («Cornèrcard») are eligible if their application to subscribe to the Diners Club client loyalty program «Diners Club Rewards Program» has been accepted and they have paid an annual fee due in accordance with the application form. Exceptions to this rule are Diners Club cards with loyalty programs such as those offered by airlines or other companies.

Cornèrcard reserves the right to decline applications without giving reasons. Participation in the Rewards Program is subject to these conditions of participation and the rewards catalog, as published by Cornèrcard from time to time by suitable means and/or communicated to Members. The Member accepts these conditions of participation by using the Diners Club card.

2. Diners Club Rewards Points

For every CHF 1 spent, the Member receives 1 point in the Diners Club Rewards Program («Reward Point»). Members are informed of their points balance on their monthly statement. Discrepancies are to be disclosed to Cornèrcard within 30 days in writing, otherwise the points balance is considered to be approved. Cornèrcard reserves the right to correct an erroneously high points balance. With the supplemental card, the same number of Rewards Points are collected as with the corresponding principal card. The supplemental card has its own Rewards Points account. Rewards Points that are credited to a supplemental card are freely available only to the supplemental cardholder. Rewards Points are not credited for the following transactions: all types of fees that Cornèrcard charges (annual fees, reminder charges, fees for reverse direct debit, etc.), cash withdrawals and fees, collection fees, interest/late interest, all revenue that is gained from competitions (earnings from casino chips or the lottery), offsetting a card against a supplemental card/second card, Cornèrcard promotional credit, and all credit notes from Cornèrcard.

3. Redeeming Diners Club Rewards Points

The Member can redeem his Rewards Points at any time at dinersclub.ch/shop. Orders that exceed the points total cannot be fulfilled. The Member agrees to disclose his personal data to the contractual partners of Cornèrcard within the framework of the Rewards Program procedures. A prerequisite for the redemption of Rewards Points is the registration of the Member to E-Account and its corresponding registration. The functionalities of E-Account are available on the Internet and offer the Members, in particular, the ability to use the card transactions and the corresponding loads. E-Account is provided to the Member by Cornèrcard partner institutions. Registration via dinersclub.ch

The Member can choose rewards from the Diners Club Rewards catalog, as published by Cornèrcard from time to time by suitable means and/or communicated to Members. To redeem the selected reward, the points balance must reach the corresponding number of necessary Rewards Points. Deviation from the Rewards Points listed in this catalog is not permitted. Delivery generally takes place within 20 days. Claims from the Member for non-receipt of the article are to be filed with Cornèrcard in writing at the latest two months from the claim. All other Member claims are to be sent to the supplier. There is no right to exchange. Replacements are only provided in the case of damaged delivery and immediate written notification to the supplier. In this case, the damaged delivery is to be returned to the supplier. An item of the same value may be substituted if the article is not in stock. Offers are subject to change. Delivery is only available in Switzerland and the Principality of Liechtenstein. Delivery to P.O. box addresses is not possible. Redeemed points cannot be exchanged. The transfer of Reward Points is not permitted.

4. Validity Period/Expiry of Rewards Points

Collected Rewards Points are valid for three years from the date the Rewards Points were credited as shown on the monthly statement. The transfer of expired Rewards Points to the following month is not possible. If the Member fails to pay the balance or required installment as shown on the monthly statement by 60 days, Cornèrcard may block the Rewards Points at its sole discretion. If a payment is 90 days or more overdue, or if the credit card is cancelled by Cornèrcard, the Rewards Points expire immediately and the collection of points is no longer possible.

5. Liability

Cornèrcard is solely liable for the redemption of Rewards Points within the scope of performance obligations as specified under section 3. Any further liability is excluded.

6. Termination

The Member can terminate his membership in the Rewards Program at any time in writing without giving notice. If the Member cancels the Diners Club card or if Cornèrcard cancels the Diners Club card, then membership in the Rewards Program ends automatically at the time such cancellation takes effect. Rewards Points not redeemed by that time expire and Rewards Points can no longer be collected from the effective date of the termination. If transactions are charged to the Diners Club card after the effective date of card cancellation, Rewards Points can no longer be collected. Cornèrcard may terminate the Rewards Program with six weeks' notice without giving any reasons or replace it with another program («Replacement Program»). In no case shall there be any entitlement to a partial refund of the annual fee.

7. Miscellaneous

Cornèrcard reserves the right to make changes or additions to the conditions of participation, the rewards catalog, the points totals, or other Rewards Program procedures described in the program documentation at any time. In addition, the existing terms and conditions for the Diners Club Classic or Corporate cards issued by Cornèr Bank Ltd. apply, which can be ordered any time at +41 58 880 88 00.

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