

# Your Diners Club services at a glance.

Features and conditions <sup>1</sup>	Class	Classic	Miles & More	Golf
<b>Annual fee principal card and partner card</b>	More information under <a href="https://dinersclub.ch">dinersclub.ch</a>			
<b>No bank account required</b>	✓	✓	✓	✓
<b>Cash withdrawal</b> Commission in and outside Switzerland <sup>2</sup>	4%, min CHF 10	4%, min CHF 10	4%, min CHF 10	4%, min CHF 10
<b>Installment plan</b> You choose whether to pay the due balance in full or in monthly installments of at least 2.5 % or CHF 50. Max. annual interest rate according to the Consumer Credit Act Credit permitted only if not leading to overindebtedness (Art. 3, par. n, UWG).	12%	12%	12%	12%
<b>Foreign-currency processing fees</b>	2%	2%	2%	2%
<b>Liability in the event of loss or theft of the card</b> If full compliance with all obligations of due diligence	CHF 0	CHF 0	CHF 0	CHF 0
<b>Payment term for monthly statement</b> From the date issued, within	25 days	25 days	25 days	25 days

E-Access	Class	Classic	Miles & More	Golf
<b>E-Account</b> Manage your card data and change your card's PIN – anytime and anywhere.	✓	✓	✓	✓

Additional services included	Class	Classic	Miles & More	Golf
<b>Airport Lounges</b> Spend at least CHF 6,000 in a year to get five free entry passes a year. <sup>3</sup>	CHF 25	CHF 25	CHF 25	CHF 25
<b>Hello Cashback</b> You receive up to 11 % cashback directly on your Diners Club cards when you shop via <a href="https://hellocashback.ch">hellocashback.ch</a> at <a href="https://netto.ch">netto.ch</a> , <a href="https://booking.com">Booking.com</a> , <a href="https://aliexpress.com">Aliexpress</a> and other partners	✓	✓	✓	✓
<b>Cornèrcard Concierge</b> The Cornèrcard Concierge App, designed to make your life easier. 365 days a year.	✓	-	-	-
<b>Miles &amp; More Program</b> Automatically earn premium miles <sup>3</sup> Every CHF 1 spent = 1 premium mile Annual bonus: 1,000 award miles for CHF 10,000 or more of annual card transactions, 3,000 award miles for CHF 20,000 or more, and 5,000 award miles for more than CHF 30,000.	-	-	✓	-
<b>Welcome package and loyalty program</b>	-	-	-	✓
<b>Travel insurance with family coverage<sup>4</sup></b> Carefree holidays: Cost coverage for cancellation, travel interruption and much more.	✓	✓	✓	✓
<b>Best Price Guarantee<sup>4</sup></b> You receive a refund of the difference in price for an item you purchased with your Diners Club and a lower price you found in Switzerland for the same item offered by another merchant. - Coverage applies to items purchased in Switzerland online or in stores - Discounted items are excluded - Coverage duration: 14 days Coverage per year and per claim: CHF 2,000	✓	✓	✓	✓
<b>Purchase Protection Insurance<sup>4</sup></b> Worldwide 45-day coverage in the event of theft, damage and destruction of purchases made by you with your Diners Club card at merchant locations or online. Coverage: max. CHF 2,000 per claim, max. CHF 10,000 per year	✓	✓	✓	✓
<b>Legal Protection Insurance<sup>4</sup></b> Helps with disputes related to purchase – worldwide and online legal protection for claim settlement or refund, but not exceeding 300,000	✓	✓	✓	✓
<b>Hole-in-one insurance</b> Celebrate this special event in a fitting manner. You will receive up to CHF 700 as a gift.	-	-	-	✓

<sup>1</sup> The complete "Charges, Interest Rates, and Fees" table is available at [dinersclub.ch](https://dinersclub.ch)

<sup>2</sup> Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).

<sup>3</sup> Cash withdrawals, fees, annual fee, interests, gambling, slot machine costs and the services offered with the card are excluded.

The five free admissions are valid for 24 months.

<sup>4</sup> Only valid if paid with the card.