

Overview of service table

Charges, Interest Rates and Fees – 06.2024 Edition

The product type "Classic" defines the type and scope of insurance cover for the relevant card product in the General Terms of Insurance. If these conditions do not mention the product designation in question, there is also no insurance cover.

The prices are indicated in at the end of the booklet with the General Terms of Insurance (https://www.cornercard.ch/export/sites/cornercardCH2020/downloads/documents/new/avb_personal_en.pdf)

Charges Clanq Credit Card

Clanq Classic	
Product type	Classic
Brand	Visa
Annual subscription	CHF 100

Cashback Clanq Credit Card

The cashback accumulated with the Clanq credit card is directly visible in the children's safe. The amounts saved according to the savings rules set in the app appear on the credit card's monthly statement.

Interest Rates and Fees

	Clanq Classic
Credit interest	0.25% savings interest from CHF 1,000 to CHF 100,000 0.375% savings interest from CHF 100,001 upwards
Replacement card (i.e. in case of loss or theft)	CHF 20
Cash withdrawals at ATMs ^{1,2}	4%, min. CHF 10
Cash withdrawals at the bank counter ^{1,2}	4%, min. CHF 15
Annual interest rate	14% ³
Credit option ²	Minimum monthly repayment amount: 2,5% of the total invoice balance or at least CHF 50
Dunning fee	CHF 20
Fee for returned LSV+ payments	CHF 20
Foreign-currency processing fees	max 1,2%
CHF transactions abroad	max 1,2%
Money transfer/quasi-cash (e.g. through Western Union, Skrill or Revolut) ⁴	4%, min CHF 1
Payment term for monthly statement	25 days
Charges for payments at post office counters	CHF 3
Liability in case of loss or theft	CHF 0
Monthly statement (paper invoice) free on Clanq App	CHF 2
Reprint of monthly statement (per order)	CHF 10
Refund of balance	CHF 25
Address inquiries	CHF 25
Payment of QR-bill with Scan&Pay	1,2%

¹ Revenue from lotteries (excl. Swisslos), betting, and casinos is considered a cash withdrawal (gambling).

² If supported by your product.

³ Maximum annual interest rate according to the Federal Consumer Credit Act set by the FDJP.

⁴ Money transfer transactions by means of a Cornèrcard payment card (including payment card top-ups of third-party payment cards or money transfers to third-party payment cards) require, in accordance with current Visa and Mastercard rules, that the cardholder concerned has been fully identified, that a duly signed Form A has been kept on file for the purpose of establishing beneficial ownership and that the identity of the card applicant has also been verified.

Insurance coverage, premiums, and maximum amount insured

	Clanq Classic
Best-price guarantee⁵	free and included
Compensation for any difference between the price paid and a cheaper offer for an identical item	CHF 1'000
Purchase protection insurance⁵	free and included
Robbery, theft, damage, or destruction of the insured property	CHF 5'000
Legal protection insurance⁵	free and included
Legal protection for the settlement of a claim or refund of costs for disputes connected to purchases or refund of costs	CHF 250'000
Extended Warranty⁵	free and included
One-year extended warranty for electrical and electronic appliances	CHF 1'000

⁵ Only valid if you paid using at least 51 % using your Cornèrcard.

For more information see: https://www.comercard.ch/export/sites/comercardCH2020/downloads/documents/new/avb_personal_en.pdf