

Overview of service table

Charges, Interest Rates and Fees – 06.2024 Edition

If a Cornercard Clanq credit card cannot be issued, we will be happy to send you a Cornercard Clanq prepaid card.

The product type "Prepaid" define 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 Prepaid Card

Clanq Prepaid	
Product type	Prepaid
Brand	Visa
Annual subscription	CHF 50 (CHF 25 for holders under the age of 26)

Cashback Clanq Prepaid Card

The cashback accumulated with the Clanq prepaid card is directly visible in the children's safe. The amounts saved according to the savings rules set in the app are deducted from the balance on the prepaid card.

Interest Rates and Fees

	Clanq Prepaid
Replacement card (i.e. in case of loss or theft)	CHF 20
Cash withdrawals at ATMs ^{1,2}	3,75%, min. CHF 6
Cash withdrawals at the bank counter ^{1,2}	3,75%, min. CHF 10
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) ³	3,75%, min. CHF 1
Liability in case of loss or theft	CHF 0
Card reload using a payment slip or by bank transfer	CHF 2
Online reload at secure-reload.ch ²	3%
Online reload at secure-reload.ch ² with the PostFinance Card	3,5%
Reload at kiosk, Press & Books or avec POS ²	4%, min. CHF 2
Reload at selected Post, City Carburol SA, Piccadilly or ECSA branches	4%, min. CHF 2
Reload at SBB ticket machines ²	4%, min. CHF 2
Refund of balance	CHF 25
Reload	min. CHF 100, max. CHF 10'000/month ⁴
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 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.

⁴ The total balance of the card shall not exceed (CHF 10'000), unless, exceptionally, the bank authorises higher loading amounts, e.g. because the OECD standard for the international automatic exchange of information on financial accounts does not apply.

Insurance coverage, premiums, and maximum amount insured

	Clanq Prepaid
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

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

For more information see: https://www.cornercard.ch/export/sites/cornercardCH2020/downloads/documents/new/avb_personal_en.pdf