

Upgrade your Loylogic Prepaid Visa Virtual Reloadable Card



- USD
03 - 047
- EUR
03 - 024
- GBP
03 - 035
- CHF
03 - 014

SC: MCBGBI21LL01-00001

Important: all information is mandatory in order to issue the card and activate all the benefits of the card.

1. Personal information on the 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

Last name	First name	
Street/No.	ZIP code/Place	Country
Address since	Nationality	
Date of birth	Place of birth	Country of birth
Mobile telephone	E-mail	
For the Security Check: notification if card misuse is suspected and for online shopping		
Number of minor children	Civil status	

Applicable to Swiss Resident only: Residence permit C B L

Tax Residence: The only tax residence coincides with the country of residence mentioned above yes no (in case of multiple tax residences select "no")

If no, please indicate all countries of tax residence:

2. Occupation/Financial information

Employee Self-employed Retired In training

Business area	Occupation/position
Employer	since
Telephone	Address
Gross annual income	
Home <input type="checkbox"/> Rent <input type="checkbox"/> Own	
Annual rent/home loan: Amount:	Currency:

3. 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 card applicant, declare that:

– (for credit cards) the money used to settle monthly statements for the 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 card applicant (credit or prepaid card)
- belongs to the 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 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).

4. 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) _____

5. 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).

6. 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 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 or by telephoning +41 91 800 41 41. 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 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, 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 08.2023

7. 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*

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.

1. Card Issuance/ Contracting parties

Cornèr Banca SA (hereinafter referred to as "**the Bank**") shall issue in favour of the card applicant (hereinafter referred to as "**the Cardholder**") a personal and non-transferable Visa Prepaid Loylogic Card (hereinafter referred to as "**the Card**") upon the Bank's acceptance of the Card application submitted by Card applicant. The Card may be issued physically by providing a plastic card and a secret personal identification number (hereinafter referred to as "**the PIN**") or virtually without providing a plastic card and a PIN). These General Terms and Conditions shall apply, to the extent applicable, likewise to physical and virtual Cards.

Upon acceptance of the Card application by the Bank and at any and all times thereafter, the Cardholder directly enters into a Card agreement with the Bank as the Card issuer. Loylogic AG, is the responsible service provider and partner of the Bank (hereinafter referred to as "**the Service Provider**"). The Cardholder expressly agrees and accepts that any claims arising out of such Card agreement can only and exclusively be made against the Bank as the Card issuer, subject to the limitations provided for in Sections 3 and 4 hereinafter and the Service Provider expressly disclaims any such liability except for the process of converting accrued miles or points into funds as per Section 2, the delivery of the Card, the PIN and other personalized security features as per Section 8, and any consequences arising from the use or nonuse of the online access functionalities as per Section 9.

2. Validity/ Loading/ Spending Limit

The Card shall remain valid until the date engraved upon it. If so requested, the Bank may replace the Card before it is due to expire. The Cardholder shall undertake to sign the Card as soon as he/ she receives it. The Cardholder shall update his/her profile immediately in case of any changes provided on the Card application, in particular of changes in personal data or address. If the Card is replaced, the balance of the old Card shall be transferred to the new Card, after deduction of any fees.

The Card will be exclusively loaded by the Service Provider via its bank account established with the Bank. Such loading operation shall be exclusively generated as a result of the conversion of accrued miles or points in virtue of a specific electronic tool developed by the Service Provider permitting such conversion. The Cardholder explicitly agrees to such loading operation by the Service Provider including but not limited to the back and forth transfer, debit, and/or credit of miles and points between the Cardholder's miles or points account and the Card. The Cardholder acknowledges that the Bank assumes no responsibility whatsoever with regard to the process of converting accrued miles or points into funds that are loaded or supposed to be loaded on the Card.

The Card can be used up to the amount transferred by the Service Provider. The spending limit shall decrease as Card usage increases but shall rise as subsequent transfers (hereinafter referred to as "reloads") are made to the Card. The spending limit does not earn any interest. Card spending above the spending limit shall not be allowed; should this limit nevertheless be exceeded, the Cardholder shall repay the excess amount immediately and in full and Service Provider reserves the right to make such points or miles withdrawal from Cardholder's account.

3. Use of the Card/ Safeguarding of the Card and PIN/ Limitation of liability

The Cardholder is authorised to purchase goods and services from affiliated merchants worldwide, provided that they are equipped with the electronic acceptance device for Visa Cards which requires the PIN or the signature. Cash withdrawals from ATM's or banks are excluded unless provided otherwise. The Service Provider and the Bank expressly disclaim any liability for purchases made by a party other than the Cardholder.

The Card must be kept in a safe place and protected against unauthorized access or use by third parties at all times. The Cardholder shall neither write down his/her PIN anywhere nor disclose it to anyone, not even to persons claiming to work for the Service Provider or the Bank and identifying themselves as such. **The Cardholder shall be liable for all consequences** resulting from his/her failure or the failure of the Cardholder of the Partner Card to comply with the obligation to safeguard the PIN and/or the Card. The Cardholder further acknowledges that neither the Bank nor the Service Provider shall be liable in case of interception of the mobile device and subsequent misuse of the online access functionalities, PIN and/or Card by an unauthorized third party if the mobile device password, online access password, and/or PIN have been stored on the mobile device. The Cardholder further acknowledges that neither the Bank nor the Service Provider shall be liable in case of interception or misuse of the points engine of the participating loyalty program by an unauthorized third party, or interception or misuse of a mobile device that has been "jailbroken".

The Card merely functions as a cashless means of payment. The Bank and the Service Provider shall not be held liable for any transactions conducted with the Card. In particular, the Cardholder shall acknowledge that the Bank and the Service Provider are not liable even if, for any reason, the affiliated merchants do not accept the Card, or accept it only partly. The Cardholder shall further acknowledge that the Bank and the Service Provider are not liable in such an event and shall not file any complaint with the Bank and the Service Provider in connection with the vouchers themselves and/or the Card usages relating thereto. This shall also apply in the case of late delivery of, or failure to deliver, goods or services. In the event of disputes or complaints of any kind concerning goods or services, or the exercise of any right in this connection, the Cardholder shall contact exclusively the affiliated merchant. In particular, the Cardholder shall not be released from his obligation to pay the Bank the amounts shown on the e-statements in case of any disputes that may arise. The Card may only be used for transactions which are lawful. The Bank and the Service Provider expressly disclaim any liability in case of unlawful transactions and/or fraudulent use of the Card, false information provided on Card application and/or registration, which may lead to criminal and civil prosecution.

4. Acknowledging and Processing of Transactions/ Verification of the Balance

By signing the appropriate voucher when using the Card or by using the PIN, the Cardholder acknowledges the correctness of the amount. Moreover, the Cardholder shall acknowledge the validity of transactions carried out with the Card or with the Card details but without a signature or use of the PIN (on the Internet or over the telephone). The Cardholder irrevocably authorizes the Bank to pay this amount to the affiliated merchant. The Cardholder becomes a debtor of the Bank with regard to the amounts paid by the Bank. The Bank reserves the right not to honor any vouchers which do not comply with these General Terms and Conditions.

All purchases and other transactions made with the Card or with the details on it, as well as all payments, will be treated based on the value and date according to the date of the accounting entry. For Card usage conducted in other currencies (other than the currency of the Card), the Cardholder shall accept the exchange rate used by the Bank.

The Cardholder may at any time view the balance of his/her Card by means of online access functionalities hosted by the Service Provider. The balance includes all transactions notified to the Bank up to the evening of the previous Swiss working day. **The e-statement shall be regarded as approved unless it is contested in writing immediately but at any rate no later than 30 days following the accounting entry date.** Late notification of contested items shall not be considered.

5. Refund of Balance

Should the Card be cancelled, the Cardholder may ask for reimbursement of the remaining balance after deduction of administrative expenses as indicated in the table in the Card application form or as separately communicated by the Bank.

6. Loss of the Card

If the Card is lost or stolen, the Cardholder must report the event immediately to the Bank by telephone with subsequent confirmation in writing. In the event of theft, the Cardholder must also report the theft to the police. Until such time as the Bank receives such notification of the loss/theft, the Cardholder shall be liable for any fraudulent use of the Card. The Cardholder will be responsible for any transaction which has been made through the use of the Card and his/ her PIN, even after the Card has been reported lost or stolen. He/she shall not be deemed liable if he has exercised all due care in safeguarding the Card. In principle, such a replacement shall not be made until 7 days following such a request.

7. Blocking of the Card

The Bank reserves the right at its discretion to block and/or recall the Card of the Cardholder at any time, without advance warning and without having to give reasons. Its decision cannot be contested. The Bank and the Service Provider shall not be held liable for consequences which might arise for the Cardholder as a result of the blocking or recall of the Card. The use of a blocked Card is unlawful and may result in prosecution, as may the obligations incurred by the Cardholder as a result. The Bank reserves the right to provide the affiliated merchants with any information they may require to obtain the amount due directly from the Cardholder.

8. Transmission of Documentation and Identification Tools

The Cardholder instructs the Bank to deliver the Card, the PIN and other personalised security features issued from time to time by the Bank in his/ her favor as well as the documentation and information related to the use of such Card, PIN or other personalised security features at his/her attention to the Service Provider or its authorized agent. The Service Provider and/or its authorized agent shall be responsible to deliver such tools, documentation and information to the Cardholder by adopting appropriate security measures. The Card and the PIN may be posted to the address provided by the Cardholder in the application form. The Card and the PIN shall be delivered to the Cardholder in different envelopes. The Service Provider and the Bank expressly disclaim any liability for late shipment or none arrival of the Card and/or PIN and any follow up shipment remains at Cardholder's expense. The Card shall remain the property of the Bank at all times.

9. Disclosure of information; online information and e-statement; call center facilities

The Cardholder instructs the Bank to make available to the Service Provider any information related to the Card, in particular information concerning Card issuance, Card use, reloading, etc., in order to enable the Service Provider to administer its relationship with the Cardholder.

The Service Provider will provide appropriate online access functionalities and make available to the Cardholder electronically a statement of the executed transactions and Card usages, reloadings, charges and fees (e-statement). In the event of discrepancies between the records provided by the Service Provider and the internal accounting records of the Bank, the Bank records shall prevail. The Cardholder explicitly accepts to receive all these information electronically and not on paper. The Bank shall not be liable for any consequences arising from the use or nonuse of the online access functionalities provided by the Service Provider. The Bank will further neither incur any liability with regard to the accessibility or serviceability of such online facilities nor assume any responsibility regarding the execution, non-execution or partial execution of all obligations incurred by the Service Provider in favour of the Cardholder regarding such online access functionalities including, but not limited to, access codes, passwords, etc.

The Bank will make available to the Cardholder, at any time, the Card balance and the e-statements also through its call center.

10. Data Protection

The Bank is committed to maintaining personal data in accordance with the requirements of the Data Protection Act and will take all reasonable steps to ensure that data is kept secure at all times. Unless required by law or elsewhere in these terms and conditions, personal information will not be passed to anyone without the Cardholder's permission. In order to ensure the operability of the Card with VISA network, the Cardholder authorizes the Bank to transmit, in so far as it is necessary, his/ her personal data to third parties, i.e. any entities of the financial sector and to any affiliated merchants/banks, which participate in the relevant international Card payment system, to the Card producers, to the entities which apply the relevant data to the Cards and to the entities which possess the relevant Card license, as well as to the international authorization and clearing authorities. To comply with applicable Know-Your-Client-rules and Anti-Money Laundering Regulations, the Bank, the Service Provider and/or any other business partner (the "**Partner**") who will introduce the Cardholder to the Service Provider and the Bank, shall be entitled to carry out all necessary verifications regarding the Cardholder's identity. The Cardholder acknowledges and accepts this concept of data processing and accepts further, that his personal data may be used by the Service Provider and the Bank for proper marketing purposes.

11. Fees

The Cardholder shall pay to the Service Provider and/or the Bank the fees concerning the issuance and use of the Cards as well as the services rendered by the Service Provider and/or authorised agents. With regard to the services rendered, the Bank receives recompense from the Service Provider and respectively the Service Provider receives recompense from the Bank. However, the Bank and/or the Service Provider have no obligation to report to the Cardholder on the payment of such amounts. **The Cardholder waives any claims to any such recompense.** The Cardholder shall be exclusively liable with regards to payment of the Card fees and all obligations arising from the use of the Card and from these Terms and Conditions. All fees due to Card charge backs, administrative fees, lost or stolen Cards or PINS, shall be borne by the Cardholder.

12. Cardholder communications and enquiries

Except where provided otherwise herein, any communication, notification or transmission of information shall be made in the manner agreed upon between the Bank and the Cardholder in any relevant document (i.e. application form) or by means of the Service Provider's website.

13. Privacy/ Verification, Disclosure, Transfer of Information/ Assignment of Agreement/ Acceptance of Agreement /Place of Jurisdiction/Other Conditions

The Bank and/or the Service Provider or its agents shall be authorized to record telephone conversations between it and the Cardholder on quality assurance and security grounds, to store these recordings on data media and to keep them for one year.

Moreover, the Cardholder certifies the data furnished on the Card application to be correct and authorizes the Bank to obtain from public offices, banks and authorized third parties any information deemed necessary for the review and verification of the application. The information and data disclosed to third parties shall, in principle, only be used for the collection and performance of outstanding claims. The Cardholder accepts that data are transmitted to the Bank via the international credit card network even related to transactions taking place in Switzerland.

The Bank may offer to assign or assign all or any of the rights accruing to it from this Card agreement (from use of the Card, annual fee, etc.) to third parties in Switzerland and abroad. It shall be authorized to divulge information and data in connection with this agreement to such third parties at any time. If the third parties are not subject to Swiss banking secrecy, this information shall be divulged only if the recipients of the information and data undertake to keep them secret and make this obligation binding on any other contracted partners. (The information and data divulged to third parties shall, in principle, only be used for the collection and enforcement of outstanding claims.)

The Cardholder has read and understood these General Terms and Conditions and accepts them in full by submitting his or her Card Application. In addition, he shall receive a further copy of these General Terms and Conditions together with his Card. By signing and/or using the Card, the Cardholder confirms acceptance of the General Terms and Conditions. The Bank reserves the right to amend these General Terms and Conditions at any time. The Cardholder shall be informed of such changes by circular letter or in some other appropriate form (i.e. by e-mail, by means of the Service Provider's website, etc.). The changes shall be regarded as accepted by the Cardholder's continued use of Card or if the Cardholder raises no objection within 30 days of notification, whichever is earlier. All legal relations between the Cardholder and the Bank and/or Service Provider shall be subject to **Swiss substantive law** with the exclusion of conflict of law principles. The place of performance, the place of special proceedings for the collection of debts owed by Cardholders residing abroad and the exclusive place of jurisdiction for all disputes shall be **Lugano, Switzerland**, subject to compulsory dispositions of Swiss law. The Bank and/or Service Provider shall, however, also have the right to take legal action against the Cardholder in the competent court of his place of residence or in any other competent court.

9. Signature

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

Place/Date _____ Prepaid card applicant **X**

Place/Date _____ Signature of the legal representative **X**
(mandatory in the case of minors)

10. Have you remembered everything?

- Mobile telephone and e-mail address provided?
- 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 passport signed in original?
Copy front and back and make sure that photos and text are clearly readable
- Sign, in original, this application form in all needed fields



Important! Please sign the card application and send all the enclosures to:
Cornèr Bank Ltd., Cornèrcard, Via Canova 16, 6901 Lugano