

Swisscard AECs AG
P.O. Box 227
CH-8810 Horgen
www.swisscard.ch

MR
MAX MUSTER
MUSTERSTRASSE 11
MUSTERFACH
1234 MUSTERWILEN

Account number 1001 1001 000
Card number 1234 6090 0010 1234
Bonus program number 12345678
Reference number 123456789123456
Spending limit CHF 10'000
Instalment facility activated
Statement period 11.09.2011 – 10.10.2011
Statement date 10.10.2011
Payable until 01.11.2011
Account holder MAX MUSTER

**Statement
Your credit card**

Previous balance	Your payments	Total new transactions	New balance in our favour	Minimum payment
CHF 650.00	CHF 532.00	CHF 1'379.75	CHF 1'497.75	CHF 74.90

It's up to you whether you want to pay the amount shown under "Minimum payment" or perhaps pay off more. Whatever you decide, simply fill in the relevant amount on the payment slip provided.

Charge for Swiss Post office counter payments.
For payments made at a Swiss Post office counter, Swiss Post charges a fee to the beneficiary's account according to their prices and conditions. These third party costs have to be compensated by the depositor. The costs will be shown on your next statement. Do you have any questions? Visit www.swisscard.ch or contact our customer service.

Date Transaction Amount in CHF

Your payments

25.09.2011	YOUR PAYMENT – THANK YOU	532.00
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New transactions

Date	Description	Amount
15.09.2011	PARKING PILATUSMARKT, KRIENS	150.00
20.09.2011	AMAZON DE RETAIL, REGENSBURG	12.15
27.09.2011	EUR 11.30, exchange rate: 1.0674, 20.09.2011 / Amount in CHF includes 2.0% handling fee	356.00
28.09.2011	MOVENPOCK CAFE, ZURICH	16.50
01.10.2011	COOP, WETZKON	776.15
01.10.2011	SWISS INTERNATIONAL AIRLINES, PARIS EUR 120.00, exchange rate: 1.126, 01.10.2011 / Amount in CHF includes 2.0% handling fee	776.15
Total transactions MAX MUSTER		1'310.80

1234 7890 0010 1659 RUTH MUSTER

27.09.2011	DROGERIE MEIER, MAMWIL	10.00
02.10.2011	COOP, MUSTERWILEN	50.00
Subtotal		60.00

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Balance carried fwd 60.00

02.10.2011	KIOSK AG, BERN	7.50
Total transactions RUTH MUSTER		67.50

Miscellaneous

10.10.2011	INTEREST Effective annual interest rate: 14.75%	1.45
Total new transactions		1'379.75

For every purchase!
No purchase is too small to be paid using your credit card. So use your credit card even for small amounts.

Statement information
Late payment: In the event of failure to pay on time, no reminders will be issued and the customer will immediately be deemed to be in arrears. Any interest on arrears or over-indebtedness, or any other amounts due, will be determined by the current Conditions of Use for Credit Suisse AG Credit Cards and/or any applicable separate credit agreements.
Completion: Any complaints concerning account statements must be made to the issuer in writing within 30 days of the statement date. Otherwise the statement details will be deemed to have been accepted by the customer.
Foreign currency transactions: For the purposes of converting foreign currencies, Swisscard AECs AG uses the Credit Suisse AG foreign exchange rate on the day on which the transaction is processed by Swisscard AECs AG. The processing date may differ from the date of the actual transaction. For Credit Suisse AG foreign exchange will still be applied for a particular currency. Swisscard AECs AG will apply the foreign exchange rates specified by the international card organizations. Foreign currency transactions are subject to a surcharge, calculated as a percentage of the transaction amount, which is shown on the statement. Where third-party organisations convert foreign currencies before submitting the transaction to Swisscard AECs AG, these organisations themselves determine the exchange rate that is used.
Fees and charges for post office payments: Any charges for paying credit card statements over the counter at the post office will be passed on to the customer, in line with the applicable post office tariff.

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Explanation of headings.

- Credit card account details.** All important information about your credit card account at a glance: e.g. the reference number that you need for online banking and the account number for registering with «3-D Secure». You can also find the date when your payment must be made by, as well as the accounting period and much more. **Tip:** always have your statement to hand with all your credit card account details when you contact customer services.
- Summary.** The total sum of all payments or charges in the relevant accounting period are clearly listed here. If you have activated the instalment facility, you can also find the minimum amount to be paid here.
- Your payments.** The payments made by you and booked by us within the accounting period are listed here.
- New transactions.** A list of all new transactions, clearly broken down into your principal, additional and/or second card. You can also find any foreign currency amounts, conversion rates and processing charges here.
- Other.** Interest and fees are listed here. **From now on**, the annual fees for your principal card and if applicable additional cards are only invoiced once a year and in the same month.
- Useful information.** Here you can find all the useful information about your card: e.g. about the bonus programme, new offers, new services and much more.

Information about the payment slip. Please use the enclosed payment slip to settle your monthly statement. Also use this if you would like to use the instalment facility. If there is no payment slip enclosed with your invoice, please settle the statement using direct debit (DD). The amount paid in is then directly debited from your bank account.

Please note that as the principal cardholder you are responsible for checking the card transactions on your statement. You must inform us in writing of any unclear or incorrect transactions within 30 days of the statement date at the latest.