

THE SWISS4 MEMBERSHIP

Available by invitation only

Introducing the members-only app combining financial services and bespoke lifestyle services. Experience a highly secure app with strict data privacy measures, and financial services regulated by the Swiss FINMA authority. Here's a glimpse of your Swiss4 membership benefits:

01 MULTICURRENCY ACCOUNT

Included with your account:

A multi-currency account with a single IBAN (supporting CHF, EUR and GBP)¹

Effortless international payments with the Swiss4 app

Your account benefits:

CHF funds securely held at the Swiss National Bank. All funds in all currencies are segregated, ensuring that Swiss4 does not invest or use them for its own benefits

Competitive exchange rate with no limits on the amount exchanged

Robust security measures with financial data stored on a Swiss-based cloud

02 THE SWISS4 WORLD ELITE CARD

Included:

World Elite card by Mastercard, crafted from sleek 18-gram metal for ultimate elegance

Personalized name, with the option to have a numberless card for added security

Contactless payments available worldwide

Worldwide instore & online payments in all currencies, eliminating currency exchange hassle

Instantly issued digital card for immediate online shopping and wallet transactions²

Self-manage your card via the app: block, freeze, set spending limits and reorder card

Your benefits when you pay with the Swiss4 card:

No fees on all card payments in Swiss4-supported currencies (CHF, EUR, GBP)³

¹ Your account in AED, SGD and other currencies will be available soon.

² Mobile payments are coming soon.

³ Swiss4 supported currencies in AED, SGD and others will be available soon for seamless card payments.

The lowest market fee of 1.20% fees for card payments in non-supported currencies by Swiss4

No spending limits on your card payments

03 AN EXCLUSIVE LIFESTYLE SERVICE AVAILABLE 24/7

Included in your in-app lifestyle service:

A lifestyle service available 24/7 for your personal planning and reservation requests

Instant in-app chat with lifestyle agents responding in less than 5 minutes

Curated recommendations for elite travel, dining, entertainment and events worldwide

Your benefits when using the lifestyle service & booking with the Swiss4 Card:

Upgrade to Elite Status reservations at several of the world’s largest travel brands including Four Seasons, Rosewood, Dorchester Collection, Edition and Oetker Collection

Access to select worldwide events and private happenings

04 HOTELS BENEFITS - with your in-app lifestyle bookings

Unlock exclusive member benefits when reserving your stay with the prestigious 5-star hotel collections.

<p>Four Seasons</p>	<ul style="list-style-type: none"> • Upgrade of one category, based on availability at time of check-in • Hotel/Resort Credit based on room category booked • Daily full breakfast for two people per bedroom, served in a hotel restaurant or through In-Room Dining • Welcome amenities <p>Included destinations: Vail, Hawaii, Maldives, Bahrain, Hampshire, Florence and many more.</p>
<p>Rosewood</p>	<ul style="list-style-type: none"> • Upgrade of one category, based on availability at time of check-in • Early check-in & late check-out, based on availability • Daily complimentary breakfast for two • Welcome amenities <p>Included destinations: London, Tuscany, Vancouver, Jeddah, Phuket, Los Cabos and many more.</p>

<p>Oetker Collection</p>	<ul style="list-style-type: none"> • One category room upgrade guaranteed at time of booking, based on availability • A Food & Beverage or Spa credit • Daily full breakfast for two people per bedroom • Welcome amenities <p>Included destinations: Capri, Antibes, Geneva, Bogota, Paris, Sydney, and more.</p>
<p>Edition</p>	<ul style="list-style-type: none"> • Upgrade of one category, based on availability at time of check-in • Hotel credit once per stay • Complimentary full or continental breakfast daily for up to 2 people per room • Personalised welcome amenity <p>Included destinations: Dubai, Barcelona, New York, Tokyo, Reykjavik, Abu Dhabi and many more.</p>
<p>Dorchester Collection</p>	<ul style="list-style-type: none"> • One-tier room upgrade guaranteed at time of booking • Hotel Credit depending on room category booked • Daily full breakfast for two in any outlet, including in-room dining • VIP amenity offered in addition to any standard amenity <p>Included destinations: Los Angeles, Rome, Dubai, Paris, London, Ascot and many more.</p>

05 TRAVEL BENEFITS – with your Swiss4 card payments

<p>Hotels Booking</p>	<p>Get 4 nights for the price of 3, with an award of 5'000 bonus, for your stays booked with Preferred Hotels & Resorts</p>
	<p>Get 4 nights for the price of 3, for your sustainable hotel bookings with Beyond Green</p>
<p>Car Rental Courtesy Upgrades</p>	<p>Hertz President Circle members receive 10% discount, a free additional driver, priority checkouts, points redemption for free rental days, and guaranteed upgrades</p>
	<p>Invitation to Avis President's Club with a discount up to 35% on car rental bookings, priority service and reservations, free additional drivers, and guaranteed upgrades</p>

06 SHOPPING BENEFITS – with your Swiss4 card payments

Exclusive Shopping Discounts	10% discount on Farfetch orders
	20% off on your select Garmin Pay enabled smartwatch
	Up to 50% off on selected AEG products
	Minimum 15% off on Philips Domestic Appliances
	10% VIP pass in participating boutiques of the Bicester Collection, the luxury shopping boutique, and 15% off on selected Shopping Packages
Titles Subscriptions	2 months free plus 15% off for a year on top titles around the globe including The Times, Condé nast Traveller, Women’s Health and many more

07 BEST-IN-CLASS INSURANCE

When you pay with the Swiss4 card, you will benefit from premium insurance coverage for your travel and shopping transactions.

TRAVEL INSURANCE

Travel Cancellation	Insurance for up to CHF 30'000 of sums insured
Travel Assistance	Coverage of up to CHF 30'000 if unforeseen events prevent you from starting your trip, be it a cancellation or a delay
Luggage Insurance	Reimbursement for up to CHF 10'000
Delayed Luggage Insurance	Coverage of the cost of purchasing clothing & essential items for up to CHF 3'000
Car Rental Collision Damage Waiver	Up to CHF 5'000 of excess insurance
Medical Assistance & Repatriation Insurance	Medical assistance coordination and facilitation and coverage of repatriation expenses

SHOPPING INSURANCE

Online Purchase Protection Insurance	Coverage of up to CHF 3'000 for your purchases made within Europe for unexpected delivery discrepancies
Mobile Phone Insurance	Coverage of up to CHF 2'000 for repair expenses or replacement value due to accidental damage
Tickets Insurance	Coverage of up to CHF 2'000 or unforeseen circumstances preventing attendance at insured events

08 SWISS4 PRIVATE BENEFITS

Selectively designed for Swiss4 members:
Access to private events organized exclusively for Swiss4 members with networking opportunities spanning from sports, arts to cultural events
Earn Membership Rewards on your card purchases, deposits, and referred members
High-touch customer support available via chat, phone, or email, ensuring personalized assistance whenever you need it