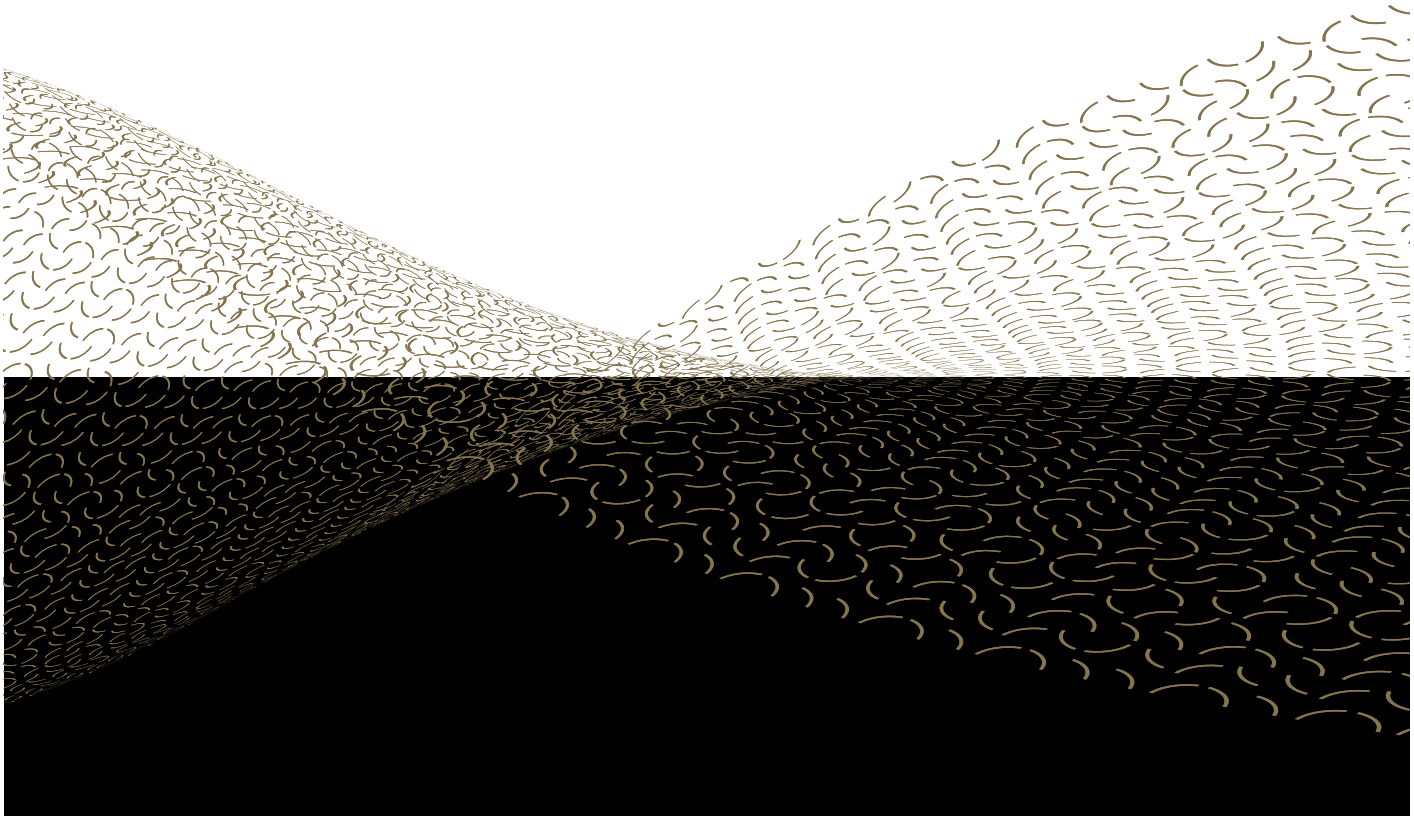
BPS (SUISSE)
Gruppo BPER Banca

CAPITOL CARDS

Our exclusive range of cards



A reliable and secure way to pay

Our partnership with Advanzia Bank, a European bank specialized in credit cards and payment solutions, lets us offer you a wide range of Credit cards, perfectly suited to all your requirements.

Our specially selected Capitol card range boasts a discreet, stylish design and is available in multiple currency options (EUR, CHF, USD, GBP). Use your Capitol card anywhere in the world to make payments (in hotels, restaurants, shops, online, etc.) or withdraw cash.

Capitol cards are a reliable and versatile means of payment and the perfect way to securely access your money at all times. Travel the world with complete peace-of-mind thanks to the unique insurance and assistance solutions and benefits which come with your card, allow a family member to enjoy the same benefits from a bank card tailored to their particular lifestyle.

Discover the wide range of Capitol benefits and services, which are tailored to meet your every need and make your wishes come true.

Monaco branch
3, rue Princesse Florestine
MC-98000 Monaco
Tel. +377 99 99 64 64

General Management
Via Giacomo Luvini 2a
CH-6900 Lugano
Tel. +41 58 855 30 00

Head Office
Via Maggio 1
CH-6901 Lugano
Tel. +41 58 855 31 00
Fax +41 58 855 31 15

Cardholder Support 24/7
Tel. + 352 26 1574
www.mycapitolcards.com

www.bps-suisse.mc

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Valid from 01/01/2025	Capitol Horizon	Capitol Club
Payment Scheme		
Overview	Our most comprehensive black card offering, Capitol Horizon cards are ideal for clients who travel frequently and are looking for a personalised service and luxury benefits.	Our Capitol Club cards are ideal for high net worth clients who require flexible access to their wealth. Capitol Club cardholders benefit from a wide range of exclusive features.
Features	• 24/7 concierge and cardholder support • Best in class acceptance and security • Discreet black card design • Exclusive worldwide travel insurance and assistance benefits • Additional Cards* • Unlimited Airport Lounge Access with LoungeKey™ and 20 complimentary guest visits	• 24/7 Concierge and cardholder support • Best in class acceptance and security • Discreet black card design • Enhanced worldwide travel insurance and assistance benefits • Additional Cards* • 5 Complimentary Airport Lounge passes with LoungeKey™
Primary Cardholder - Annual Fee	$ 1,200, € 1,200, £ 1,200, CHF 1200	$ 600, € 600, £ 600, CHF 600
Additional Cardholder - Annual Fee*	$ 610, € 610, £ 610, CHF 610	$ 300, € 300, £ 300, CHF 300
Usage Fees		
Cash Withdrawals	Free local cash withdrawals in Monaco and France. For cash withdrawals in any other country, a fee of 3%, min. € 6, £ 5, $ 8, CHF 7 is applied.	Free local cash withdrawals in Monaco and France. For cash withdrawals in any other country, a fee of 3%, min. € 6, £ 5, $ 8, CHF 7 is applied.
Foreign Exchange	3%	3%
Worldwide Travel Insurance and Assistance Benefits – full Terms and Conditions available upon request		
Delayed flight – (after 4 hours)	€ 750	€ 750
Delayed Luggage – (after 4 / 48 hours)	€ 750 / € 4,000	€ 750 / € 4,000
Lost Luggage	€ 2,500	€ 2,500
Travel Cancellation	€ 20,000	€ 20,000
Travel Accident	€ 500,000	€ 500,000
Medical Expenses	€ 5 million	€ 5 million
Third Party Liability	€ 1 million	€ 1 million
Travel Assistance (including legal expenses)	€ 15,000	€ 15,000
Hospital Benefit	€ 2,000	€ 2,000
Money Loss	€ 700	€ 700
Identity Papers	€ 600	€ 600
Car Rental Benefits - theft and damage	€ 75,000	€ 50,000
Piste Rescue	€ 5,000	€ 5,000
Ski Equipment	€ 850	€ 850
Hired Winter Sports Equipment	€ 850	€ 850
Ticket Cancellation (per claim)	€ 1,500	–
Club Subscription (per claim)	€ 1,000	–
ATM Mugging (per year)	€ 500	–
ID theft (per claim)	€ 5,000	–

* Additional Card is required to be of the same product type and currency as the Primary card

CAPITOL CARDS

Our exclusive range of cards

BPS (SUISSE)
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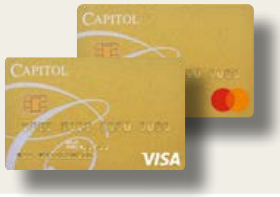
Valid from 01/01/2025	Capitol Gold	Capitol Business
Payment Scheme		
Overview	Featuring a discreet card design and providing unparalleled acceptance through the Visa or Mastercard schemes, our Capitol Gold card is ideal for clients who travel extensively.	Our Capitol Business card has been tailored to suit executives and entrepreneurs alike.
Features	• 24/7 Cardholder support • Best in class acceptance and security • Discreet gold card design • Comprehensive worldwide travel insurance and assistance benefits • Additional Cards*	• 24/7 Cardholder support • Best in class acceptance and security • Discreet card design • Comprehensive worldwide travel insurance and assistance benefits • Double line embossing for cardholder name with optional company name
Primary Cardholder - Annual Fee	$ 235, € 235, £ 235, CHF 235	$ 235, € 235, £ 235, CHF 235
Additional Cardholder - Annual Fee*	$ 180, € 180, £ 180, CHF 180	n/a
Usage Fees		
Cash Withdrawals	Free local cash withdrawals in Monaco and France. For cash withdrawals in any other country, a fee of 3%, min. € 6, £ 5, $ 8, CHF 7 is applied.	Free local cash withdrawals in Monaco and France. For cash withdrawals in any other country, a fee of 3%, min. € 6, £ 5, $ 8, CHF 7 is applied.
Foreign Exchange	3%	3%
Worldwide Travel Insurance and Assistance Benefits – full Terms and Conditions available upon request		
Delayed flight – (after 4 hours)	€ 500	€ 500
Delayed Luggage – (after 4 / 48 hours)	€ 500 / € 4,000	€ 500 / € 4,000
Lost Luggage	€ 2,500	€ 2,500
Travel Cancellation	€ 10,000	€ 10,000
Travel Accident	€ 300,000	€ 300,000
Medical Expenses	€ 500,000	€ 500,000
Third Party Liability	€ 500,000	€ 500,000
Travel Assistance (including legal expenses)	€ 15,000	€ 15,000
Hospital Benefit	€ 2,000	€ 2,000
Money Loss	€ 700	€ 700
Identity Papers	€ 600	€ 600
Car Rental Benefits - theft and damage	€ 10,000	€ 20,000
Piste Rescue	–	€ 5,000
Ski Equipment	–	€ 850
Hired Winter Sports Equipment	–	€ 850
Ticket Cancellation (per claim)	–	–
Club Subscription (per claim)	–	–
ATM Mugging (per year)	–	–
ID theft (per claim)	–	–

* Additional Card is required to be of the same product type and currency as the Primary card

As a Capitol cardholder you can manage your account online, check your available balance and view transactions or print your statements using Capitol Service.

You can find Capitol Service at
www.mycapitolcards.com

Your Bank over time
Banca Popolare di Sondrio (Suisse) SA

04.C.06 MC (04.26/E)