

Cumulus credit card service and price overview

No annual fee	You will receive the primary card and up to three additional cards for adult persons living in the same household for no annual fee.
No processing fee for payments made abroad	Pay with your Cumulus credit card worldwide without incurring additional costs. ¹²
Free cash withdrawal at Migros and twice a year abroad	Withdraw cash free of charge at Migros checkouts (up to CHF 1,000 per day) ¹ and twice a year abroad (up to an equivalent of max. CHF 500 each). ^{2,12}

Prices

Primary card annual fee	free of charge
Additional card annual fee ⁴	free of charge
Own card design MyPicture (first-time card order or renew card)	free of charge
Own card design MyPicture (change)	CHF 20
Card blocking	free of charge
Card replacement	CHF 20
PIN replacement	CHF 10
Address search	CHF 20
Fee for transactions in a foreign currency ¹²	none
Fee for transactions in CHF abroad ¹²	none
Fee for lottery, gambling and casino transactions in Switzerland and abroad ¹¹	3.5% (min. CHF 8)
Cash withdrawal at Migros ¹	free of charge
Cash withdrawal in CHF/EUR in Switzerland ^{3,12}	2.5% (min. CHF 5)
Cash withdrawal abroad ^{2,12}	two withdrawals of CHF 500 each per year free of charge, thereafter 2.5% (min. CHF 10)
Interest charged on the instalment option	10.4%
Minimum payment for using the instalment option	3% (min. CHF 50)
Interest on arrears	10.4%
Delay processing fee	CHF 30
Deposits at the post office counter	CHF 2.40
Monthly paper invoice ⁵	CHF 2
Additional copies of monthly invoice	CHF 5
SMS service fee	CHF 0.50 per SMS

Service overview

Cumulus points worldwide ⁶	1 Cumulus point per CHF 1 spend at Migros ¹³ 1 Cumulus point per CHF 3 spend outside of Migros
Visa acceptance points	pay around the world at around 46 million acceptance points and online
Maximum global limit ⁷	CHF 15,000
Customer service	+41 58 234 50 50 (charges depend on telephone operator and subscription)
Direct debit procedure (DD)	yes
eBill	yes
one digital service (app and web) ⁸	free of charge
Mobile payment and integration in mobile wallets ⁹	yes
3D Secure: secure online payment	yes
Digital onboarding via the app and web	yes

Insurance benefits

Search and rescue costs	yes, up to max. CHF 60,000
Trip interruption insurance ¹⁰	yes, up to max. CHF 4,000
Price protection insurance ¹⁰	yes, up to max. CHF 2,000
Purchase protection and transport insurance ¹⁰	yes, up to max. CHF 2,000
Online account protection	yes, up to max. CHF 10,000
Online legal protection	yes, up to max. CHF 10,000
Assistance in case of emergency	yes

The Customer Information and Conditions of Insurance for Migros Bank AG payment cards shall apply (available at [card-terms.ch/en/migrosbank](https://www.migrosbank.ch/en/migrosbank)). The policyholder is Visa Payment Services SA, headquartered at Hagenholzstrasse 56, P.O. Box 7007, 8050 Zurich. Migros Bank AG, P.O. Box, 8010 Zurich, is the issuer of the Cumulus credit card.

- 1) Free cash withdrawals in Switzerland at Migros checkouts (CHF 1,000 per transaction and day at Migros, CHF 500 per transaction and day at Denner, Migrol and Migrolino).
- 2) Two cash withdrawals abroad up to an equivalent of max. CHF 500 each per year free of charge.
- 3) Max. CHF 500 or equivalent per transaction and day.
- 4) For adults living in the same household. Up to three additional cards possible.
- 5) No fee for electronic monthly invoice. You can adjust this in the digital service.
- 6) Excluding transactions credited to or debited from other means of payment (cash withdrawals, loading of cashless means of payment, travel cheques, Twint, etc.), the sale or purchase of currencies and financial instruments (purchase of currencies, cryptocurrencies, securities, etc.) as well as fees and interest.
- 7) The global limit is checked individually and granted on the basis of your financial situation. The cumulative maximum limit for all primary and additional cards linked to this card relationship is CHF 15,000.
- 8) one – the digital service relating to your credit card. Here you can, for example, view invoices, change personal data, block and unblock the card, approve online transactions and query the remaining limits.
- 9) Apple Pay, Google Pay™, Samsung Pay, Garmin Pay™, SwatchPAY!, Fitbit Pay.
- 10) Provided at least 60% of the payment is made with the Cumulus credit card.
- 11) Transactions for Swisslos and Loterie Romande are excluded.
- 12) The exchange rate is determined in accordance with section 5.2 of the provisions governing the use of the Cumulus credit card of Migros Bank AG. The exchange rate may include an additional charge compared to the foreign exchange selling rates of the card networks (available at [migrosbank.ch/exchange-rates](https://www.migrosbank.ch/exchange-rates)).
- 13) Limited to Migros companies that take part in the Cumulus bonus programme. Present the Cumulus barcode and pay for every purchase at a Migros company with your Cumulus credit card.