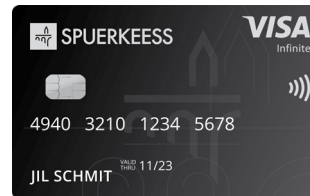


Visa Infinite credit card

The prestigious credit card that gives you access to a whole world of exclusive benefits.



The Visa Infinite* credit card is the high-end credit card in the Visa family. In addition to the many services and insurances already available on our other cards, the Visa Infinite credit card includes an number of prestigious services:

A complimentary Concierge service available 24/7 around the world	✓
Exclusive events: travel, tours, dining, sports, music	✓
Free access for you and one person of your choice to over 1.000 airport lounges around the world with LoungeKey	✓
Travel insurance	✓
Purchase protection	✓
Tariff at 1.1.2024	EUR 350

Details of insurance coverage are available overleaf.

Your Visa Infinite card also offers all the features available with an ordinary credit card:

- › payments in shops and online;
- › contactless payments (even without entering the PIN code below EUR 50);
- › Apple Pay and Garmin Pay compatible;
- › up to 30% discount on cars rentals;
- › cash withdrawals from ATMs worldwide and free of charge from our S-Bank tellers via direct debit;
- › management of your payment limits easily via S-Net and S-Net Mobile;
- › 3D Secure automatic activation thanks to your LuxTrust certificate;

For more information, please contact your Spuerkeess advisor.

* Subject to approval of your application.

I. Insurance**	
Travel accident (death / disability)	EUR 500.000
Trip cancellation / interruption	EUR 20.000 / insured person / claim
Luggage insurance (lost or theft)	EUR 5.000 / insured person / claim and max. EUR 2.500 / item
Baggage delay of over 8 hours (not valid on return to country of residence)	EUR 500 / insured person / claim
Missed departure	EUR 500 / claim
Flight delay over 4 hours	EUR 500 / trip
Extended stay if stranded abroad for more than 24 hours	EUR 150 / day for 7 days and max. EUR 1.050 / trip
Purchase protection: purchases stolen / damaged	EUR 3.000 / claim and max. EUR 5.000 / year
Purchase protection: delivery of items purchased online	EUR 2.500 / claim and max. EUR 1.500 / item
Outstanding balance in the event of a fatal accident	Up to EUR 20.000
Damage to sports equipment	EUR 5.000 / claim and max. EUR 2.500 / item
Warranty extension***	EUR 4.000 / claim and max. EUR 6.000 / year
Cash theft	EUR 2.500 / claim and max. EUR 5.000 / year
Exemption from Rental Vehicle Deductible / e-Mobility	max. EUR 20.000 / claim
II. Assistance**	
Illness or death	✓
Cash Emergency cash service	✓

** The general terms and conditions of the offer apply and are available from your advisor.

Terms and conditions of travel insurance coverage at 1.1.2024:

- type of use: personal and professional;
- trips of less than 91 consecutive days;
- type of trip: private and professional travel (by aeroplane, train or rental car);
- no minimum distance;
- payment: at least 30% of the trip paid for by the credit card offering the insurance policy.

Insured person(s)

Cardholder + spouse/partner and children under the age of 25, living under the same roof or with the other parent (in case of divorce or separation), even if traveling separately.

*** Extends the original warranty for an additional 24 months on all household appliances or audio-visual equipment purchased new.