

# A WORLD OF NEW OPPORTUNITIES

The Gold Card and the Classic Card



card complete

*Mehr als gute Karten.*

# YOUR CREDIT CARD FROM CARD COMPLETE

Order your VISA Card or MasterCard now, and start enjoying all the advantages. No matter which one you prefer, you're sure to make a good choice, because VISA Cards and MasterCards from card complete allow you to shop, dine, park, fill up your tank, phone, and order goods and services on the internet. Throughout the world, without needing cash. And that's not all!

**Now you have the opportunity to choose between the Gold Card – which brings you even more advantages – and the Classic Card with or without insurance. All of these options are available as either VISA or MasterCard.**

## VISA and MasterCard Gold

The Gold Card from card complete offers many additional benefits, for example, higher travel insurance cover. The Gold Card can be yours for only € 3.00 per month in the first year and € 5.80 per month in subsequent years.\*

### Additional Card



With a Gold Card, you can obtain the same benefits for your partner or older children travelling on their own by ordering an additional card. The Additional Gold Card is free of charge in the first year and costs € 3.30 per month in subsequent years.\*

**Choose the Gold Card from card complete and enjoy all these special features:**

### Worldwide insurance protection with the Gold Card



Your Gold Card provides worldwide travel insurance cover up to € 750,000. The insurance protection applies automatically all year round, even if you did not use the credit card to pay for the journey. The only condition is that you regularly use the card (at least once in the two months before you make a claim). The insurance applies to journeys of no longer than 3 months. There is also an option to extend the coverage in case you want to travel longer (up to 6 months).

\* The Card fee will be charged annually for 12 months in advance.

## Your insurance cover includes, among other things:

- Luggage, including camping risk, up to € 2,500.–
- Accidents while travelling, up to € 100,000.–
- Personal liability, up to € 750,000.–
- Primary medical treatment, up to 100% of costs
- Worldwide air ambulance, up to 100% of costs
- Primary rescue by helicopter, up to 100% of costs
- Compassionate emergency visits abroad, up to € 2,500.–
- Flight delays, up to € 250.–
- Vehicle recovery, up to € 250.–
- Vehicle return, up to € 1,000.– (20% deductible/excess)
- Emergency contact, up to 100% of costs

## Now complete with travel cancellation insurance



As the holder of a Gold Card from card complete you are automatically covered by travel cancellation insurance for private travel (up to € 2,500.– for package arrangements or up to € 1,250.– for costs of individually booked services). 1 claim permitted per year, 20% deductible/excess. Any Gold Cardholder can also purchase a PLUS package for a main and an additional card for € 12.– each per year. The PLUS package includes higher coverage (up to € 2,500.– for individually booked services), no deductible, and purchase protection insurance. To order, visit [www.cardcomplete.com](http://www.cardcomplete.com)

**For details of card complete's travel insurance package including cancellation insurance, see our Travel Insurance folder, available free of charge from card complete. Just call +43 1 711 11 380 or visit [www.cardcomplete.com](http://www.cardcomplete.com)**

## VIP Lounge at Vienna International Airport



Your Gold Card from card complete gives you the option of visiting the card complete VIP lounge at Vienna Airport (with one additional companion) at a reduced price of only € 15.– per person. Relax before your flight in a comfortable atmosphere with local and international newspapers and magazines, drinks from the bar, coffee and snacks. Telephone, fax and WLAN are all available.

## card complete DeLuxe Hotel Voucher



An exclusive offer to ensure the perfect holiday or relaxation break: a card complete DeLuxe Hotel voucher for only € 279.–! Whether it's for a well-being spa, a romantic get-away for two or just a weekend break, there's something to appeal to everyone. And of course, fine wining and dining is part of the deal!

## Assistance Hotline



As a holder of a Gold Card, you also have access to a 24-hour telephone hotline for medical advice before travel, as well as information on medical treatment availability abroad (names of local doctors and clinics), dealing with authorities abroad, and names of German- and/or English-speaking lawyers and interpreters in case of legal problems.

**For more advantages of the Gold Card, see the general features.**

## VISA and MasterCard Classic are available with or without insurance

The Classic Card with insurance can be yours for only € 2.00 per month in the first year and € 4.80 per month in subsequent years.\*

The Classic Card without insurance can be yours for only € 1.00 per month in the first year and € 1.60 per month in subsequent years.\*

## Additional Card



For your partner or for older children who already travel on their own, you can obtain an Additional Card to your credit card from card complete, with the same advantages.

If you choose the Classic Card with insurance, an Additional Card is free of charge in the first year and costs € 2.80/month in subsequent years.\*

If you hold a Classic Card without insurance, an Additional Card is free of charge in the first year and costs € 1.60/month in subsequent years.\*

## Worldwide insurance protection



Your Classic Card with insurance provides worldwide travel insurance cover up to € 726,750.–. The insurance protection applies automatically all year round, even if you did not use the credit card to pay for the journey. The only condition is that you regularly use the card (at least once in the two months before you make a claim). The insurance applies to journeys of no longer than 3 months. There is also an option to extend the coverage in case you want to travel longer (up to 6 months).

\* The Card fee will be charged annually for 12 months in advance.

## Your insurance cover includes, among other things:

- Luggage, including camping risk, up to € 1,820.–
- Accidents while travelling, up to € 72,700.–
- Personal liability, up to € 726,750.–
- Primary medical treatment, up to 100% of costs
- Worldwide air ambulance, up to 100% of costs
- Primary rescue by helicopter, up to 100% of costs
- Flight delays, up to € 110.–
- Vehicle recovery, up to € 220.–
- Emergency contact, up to 100% of costs

## Now complete with travel cancellation insurance (free of charge in the first year)



As a first-time holder of a card complete Classic Card with insurance, you are automatically covered free of charge in the first year by travel cancellation insurance for private travel (up to € 2,500.– for package arrangements or up to € 1,250.– for a ticket on a commercial means of transport). 1 claim permitted per year, 20% deductible/excess. This cancellation insurance is automatically extended to subsequent years if at least 20 credits were collected (20 transactions with the VISA Card or MasterCard) in the course of the previous year.

**For details of card complete's travel insurance package including cancellation insurance, see our Travel Insurance folder, available free of charge from card complete. Just call +43 1 711 11 380 or visit [www.cardcomplete.com](http://www.cardcomplete.com)**

## CPP Card Protection Premium for all private cardholders



In cooperation with card complete, CPP Card Protection Premium offers immediate assistance in case of loss or theft of your cards and documents. This service is available starting from € 49.– per year. For more information, go to [www.kartenschutz.at](http://www.kartenschutz.at)

## NFC Function



Your new credit card is a Visa payWave Card or a MasterCard with PayPass function and can be used for contactless payment at selected payment terminals showing the contactless symbol. To pay, just hold the card against the special reader. For amounts up to € 25.– no

further action is necessary; for amounts above € 25.– you will need to enter your PIN. The € 25.– limit may vary according to country. Contactless payment is ideal for everyday food shopping, fast-food restaurants, airport shops, vending machines, ticket machines, etc.

## General features of credit cards from card complete

### Pay without cash – all over the world



Your credit card from card complete lets you shop throughout the world without cash – and pay up to 5 weeks later, interest-free! It's accepted in over 200 countries, at more than 33 million shops, hotels and service establishments around the globe – and at over 100,000 in Austria alone.

### Cash whenever you need it



Your credit card gives you access to cash throughout the world at more than 450,000 bank branches, or with your personal PIN code, at more than 1 million cash dispensers (ATMs) at any time of day or night.

### Monthly invoicing



Once you have used your credit card from card complete, you will receive a monthly statement listing all your transactions. This statement will normally be delivered by e-mail, but you can choose to have it delivered by post if you prefer. You then simply pay the total amount – interest free – by the end of the payment period. That's an advantage that cash can't provide. card complete may also allow payment in instalments. In this case, you pay at least 10% of the outstanding amount (by cash inpayment, online banking or direct debit) and carry over the rest to a later date. For details, see the Terms & Conditions of card complete Service Bank AG.

### Secure internet shopping



Verified by VISA and MasterCard SecureCode offer a convenient and secure service for internet transactions. For more information, see [www.cardcomplete.com](http://www.cardcomplete.com)

### Access transactions online



By registering for Verified by VISA or MasterCard SecureCode, you will also be able to check your transactions online at any time.

# ADVANTAGES OF CREDIT CARDS FROM CARD COMPLETE AT A GLANCE

	Gold Card	Classic Card with insurance	Classic Card without insurance
<b>Main Card</b>	€ 3.– /month in first year, thereafter € 5.80/month in subsequent years	€ 2.– /month in first year, thereafter € 4.80/month in subsequent years	€ 1.– /month in first year, thereafter € 1.60/month in subsequent years
<b>Additional Card</b>	free of charge in first year, thereafter € 3.30/month in subsequent years	free of charge in first year, thereafter € 2.80/month in subsequent years	free of charge in first year, thereafter € 1.60/month in subsequent years
<b>Travel insurance</b>	Includes higher coverage and more benefits such as vehicle return and compassionate emergency visits abroad. DETAILS: see our Travel Insurance folder, available free of charge at www.cardcomplete.com or call card complete at +43 1 711 11 380.	yes DETAILS: see our Travel Insurance folder, available free of charge at www.cardcomplete.com or call card complete at +43 1 711 11 380.	no
<b>Assistance Hotline</b>	yes	no	no
<b>VIP Lounge at Vienna Airport</b>	€ 15.– per person	no	no
<b>Option to buy card complete DeLuxe Hotel vouchers</b>	yes	no	no
<b>Cashless payment worldwide</b>	yes	yes	yes
<b>Cash anytime</b>	yes	yes	yes
<b>Monthly invoicing</b>	yes (payment due in 14 days)	yes (payment due in 14 days)	yes (payment due in 7days)
<b>Monthly statement by e-mail</b>	yes	yes	yes
<b>Secure internet shopping with Verified by VISA and MasterCard SecureCode</b>	yes	yes	yes
<b>Access transactions online</b>	yes	yes	yes
<b>Petrol and parking</b>	yes	yes	yes
<b>Book travel and holidays</b>	yes	yes	yes
<b>Rental cars at special rates</b>	VISA Card only	VISA Card only	VISA Card only
<b>Public transport season tickets</b>	yes	yes	yes
<b>Railway tickets by telephone</b>	yes	yes	yes
<b>Concert and theatre tickets by telephone</b>	yes	yes	yes

## Petrol and parking – no cash required



With your credit card from card complete you can also park and refuel your car without having to worry about cash. Throughout Austria, APCOA, BIP, ÖPARK, WIPARK, BOE and Contipark garages welcome your card – as do more than 2,000 petrol stations. Incidentally, over 3,500 taxis in Austria also accept credit cards from card complete!

## Book travel and holidays



Credit cards from card compete are also accepted at numerous travel agencies, e.g., Österreichisches Verkehrsbüro/Ruefa, Kuoni, Raiffeisen Reisebüros, Sparkassen Reisebüros and Mondial.

## Rental cars at special rates



The world's largest car rental companies, Avis and Hertz, both offer discounted rates for VISA Card-holders. To receive your special rate, just quote your VISA Card number and your VISA discount number (found on the back of the card) when making the reservation.

## Public transport season tickets



Credit cards from card complete can be used for the purchase of Vienna Transport Lines season tickets (weekly, monthly, annual and multi-journey passes) at the Erdberg Customer Centre, at advance ticket offices in the Underground and at ticket machines.

## Order railway tickets by telephone



Order and purchase train tickets from the 20 largest railway stations in Austria by calling the ticket telephone number 051717. You can also use your credit card to purchase tickets from ticket machines or over the internet.

## Order concert and theatre tickets by telephone



Save yourself time and effort. Most concert tickets can be purchased with a credit card from card complete over the telephone. The Austrian State Theatres (Österreichische Bundestheater) and the VBW (Vereinigte Bühnen Wien) also accept credit card purchases over the telephone.





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