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[REDACTED]

Zurich, 06 September 2024

From 1 November 2024: Cash withdrawals will be charged to the credit card bill

Dear [REDACTED]

You have activated your credit card's direct debit function at your bank. To date, cash withdrawals from ATMs have been debited directly from your bank account. This will change from 1 November 2024. The amount withdrawn will be charged to your credit card. You will find all you need to know below.

What is changing? On 31 October 2024, we will be discontinuing the direct debit function. This means that your cash withdrawals will be charged to your credit card from that moment on. You will therefore pay for the cash withdrawal with your monthly bill. If you wish to continue to withdraw cash and to have this debited from your bank account directly, you will need to use an alternative card from your bank at the ATM.

How much will a cash withdrawal using a credit card cost? The fees will be 4% of the amount withdrawn or at least CHF 10.

What about additional cards? If you have additional cards, please inform their holders about the amendments.

By the way, if you wish to **check your transactions in real time**, we recommend that you use our digital service "one". That way, you can keep track of your finances at all times. You can find information on this at one-digitalservice.ch

Thank you for your loyalty.

Yours sincerely
Viseca Card Services SA

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1