

## List of Conditions for SOCAR Card for Private Customers

### Basic charges

<b>Annual charge</b> primary card	Free
<b>Annual charge</b> per additional card	Free
<b>Card renewal</b>	Free
<b>Replacement card</b> (in the event of damage, loss or theft)	Free
<b>Card blocking</b> (in the event of loss or theft)	Free
<b>Request and sending a PIN of your choice</b>	Free
<b>Online-Tool</b>	Free

### Additional charges

<b>Dunning charge</b> (per reminder)	CHF 5.00
<b>Unlock locked and lost cards</b>	CHF 10.00
<b>Monthly interest on arrears</b> (based on the old balance; effective annual interest rate: 12%)	1%
<b>Returned direct debits</b> (with insufficient coverage)	CHF 15.00

### Administrative charges for invoices

<b>The administrative charge varies according to the monthly turnover as well as the payment method selected</b>	Direct debit by LSV+ / Debit Direct	Bank transfer via payment slip
<b>Monthly turnover under CHF 250.00</b>	CHF 1.90*	CHF 3.80*
<b>Monthly turnover from CHF 250.00</b>	Free	CHF 1.90*
<b>PDF invoice</b>	Free	Free

\*Per paper invoice issued