

Swiss4

The all-in-one finance and lifestyle membership

Swiss4 seamlessly combines secure Swiss financial services with a bespoke 24/7 conciergerie service, offering an unparalleled all-in-one membership experience. Included in your membership:

Financial Services

01 Multicurrency Account

Personal IBAN	Single IBAN supporting CHF, EUR, GBP, AED, and SGD ¹ with no minimum deposits required for account opening
International Payments	Unlimited in-app transfers: send and receive payments in Swiss4 supported currencies without hidden fees
Unlimited In-App FX	0.85% exchange rate with no limits on the amount exchanged
Swiss Data Protection	Robust security measures with financial data stored on a Swiss-based cloud

02 Swiss4 World Elite Debit Card

Zero-Fee Transactions	No fees on card payments in Swiss4 supported currencies (CHF, EUR, GBP, AED, and SGD) ²
Flexible Spending Limits	Instantly adjust your spending limit from CHF 500 to 500'000 via our app
Custom Metal Card	Sleek 18-gram metal card, with personalized name and numberless option for added security and discretion
Digital Card	Make online or wallets payments immediately with your digital card, available instantly upon account activation
Worldwide Payment Acceptance	Payments accepted worldwide at +100M merchants in +200 countries – online or contactless
Wallet Payments	Wallet transactions available with Apple Pay and Google Pay ³
In-App Management	Manage your card, set limits, freeze, block or reorder card anytime

¹ Other currencies will be available soon.

² Other currencies will be available soon.

³ Other wallet payments are coming soon.

Lifestyle & Travel

03 In-App Conciergerie Service 24/7

24/7 In-app Chat	Connect with your dedicated concierge team instantly through secure in-app messaging, with real-time request tracking
Unlimited Requests	Make unlimited personal planning and conciergerie reservation requests
Lifestyle Curation	Discover daily lifestyle inspirations for premium travel, fine dining, cultural events, and exclusive worldwide experiences

04 Premium Insurance Coverage

When you pay with your Swiss4 card, you automatically receive comprehensive premium travel and shopping insurance coverage at no extra cost for all eligible purchases.

Travel Insurance

Travel Cancellation	Insurance for up to CHF 30'000 of sums insured
Travel Assistance	Coverage of up to CHF 30'000 for unforeseen events that prevent the start of your trip, whether due to cancellation or delay
Luggage Insurance	Reimbursement for up to CHF 10'000
Delayed Luggage Insurance	Coverage of the cost of purchasing clothing & essential items for up to CHF 3'000
Car Rental Collision Damage Waiver	Up to CHF 5'000 of excess insurance
Medical Assistance & Repatriation	Medical assistance coordination and facilitation with unlimited coverage of repatriation expenses

Shopping Insurance

Online Purchase Protection Insurance	Coverage of up to CHF 3'000 for your purchases made within Europe for unexpected delivery discrepancies
Mobile Phone Insurance	Coverage of up to CHF 2'000 for repair expenses or replacement value due to accidental damage
Tickets Insurance	Coverage of up to CHF 2'000 for unforeseen circumstances preventing attendance at insured events

05 Conciergerie Exclusive Hotel Benefits

When you book your stay with the Swiss4 in-app conciergerie, you will access privileged benefits and VIP treatment at prestigious hotels worldwide, including:

Four Seasons	<ul style="list-style-type: none"> - Upgrade of one category, based on availability at time of check-in - Hotel/resort credit based on room category booked - Daily full breakfast for two people per bedroom, served in a hotel restaurant or through in-room dining - Welcome amenities <p><i>Included destinations: Vail, Hawaii, Maldives, Bahrain, Hampshire, Florence & more.</i></p>
Rosewood	<ul style="list-style-type: none"> - Upgrade of one category, based on availability at time of check-in - Early check-in & late check-out, based on availability - Daily complimentary breakfast for two - Welcome amenities <p><i>Included destinations: London, Tuscany, Vancouver, Jeddah, Phuket, Los Cabos & more.</i></p>
Oetker Collection	<ul style="list-style-type: none"> - One category room upgrade guaranteed at time of booking, based on availability - A food & beverage or spa credit - Daily full breakfast for two people per bedroom - Welcome amenities <p><i>Included destinations: Capri, Antibes, Geneva, Bogota, Paris, Sydney & more.</i></p>
Edition	<ul style="list-style-type: none"> - Upgrade of one category, based on availability at time of check-in - Hotel credit once per stay - Complimentary full or continental breakfast daily for up to 2 people per room - Personalized welcome amenity <p><i>Included destinations: Dubai, Barcelona, New York, Tokyo, Reykjavik, Abu Dhabi & more.</i></p>
Dorchester Collection	<ul style="list-style-type: none"> - One-tier room upgrade guaranteed at time of booking - Hotel Credit depending on room category booked - Daily full breakfast for two in any outlet, including in-room dining - VIP amenity offered in addition to any standard amenity <p><i>Included destinations: Los Angeles, Rome, Dubai, Paris, London, Ascot & more.</i></p>
Chenot Palace Switzerland	<p>Enjoy 10% discount on all your wellness stays at the prestigious Chenot Palace Switzerland</p>

06 Swiss4 World Elite Card Exclusive Benefits

When you pay with the Swiss4 World Elite card, you gain access to exclusive hotel booking, car rental and shopping offers that you can redeem independently. [Visit this page](#) to discover all available offers and redemption instructions.

Please note: These benefits apply to purchases and reservations you make on your own, separate from the Swiss4 concierge service.

Hotel Bookings Benefits

Preferred Hotels & Resorts	Get 4 nights for the price of 3, with an award of 5'000 bonus, for your stays booked with Preferred Hotels & Resorts
Beyond Green	Get 4 nights for the price of 3, for your sustainable hotel bookings with Beyond Green
Booking.com	Receive up to 10% wallet credit on each reservation via a cashback in your Booking.com wallet
HoteLux	Get a complimentary HoteLux Elite membership for 12 months with exclusive benefits including free breakfast, hotel credits, room upgrades, and others

Travel Bookings Benefits

easyJet	Receive a 15% discount when signing up to easyJet Plus for the first year giving you access to free seat selection, additional cabin bag and faster boarding
Heathrow Express	Travel between Heathrow Airport and London Paddington and receive a 12% saving on Express and Business first tickets on all your online bookings
HX Hurtigruten Expeditions	Receive 10% discount off sailings, plus EUR 100 onboard credit per booking

Car Rental Courtesy Upgrades

Hertz	Hertz President Circle members receive 10% discount, a free additional driver, priority checkouts, points redemption for free rental days, and upgrades
Avis	Complimentary membership to Avis President's Club with a discount up to 35% on car rental bookings, priority reservations, free additional drivers & upgrades
Rentalcars.com	Receive 10% off all car rental bookings

Shopping Discounts

Bicester Collection	10% VIP pass in participating boutiques of the Bicester Collection, the luxury shopping boutique, and 15% off on selected Shopping Packages
Caviar House	Savor 20% savings on all caviar selections, available both at Swiss boutiques and through online orders
Yoox	Receive 15% off with no minimum spend on your online purchases
Zalando	Benefit from 10% discount off Zalando e-cards to be spent on Zalando.com and in-app. E-cards range in value from 50, 70, 100 and 200 Euros.

Titles Subscriptions Discounts

Readly	2 months free plus 15% off for a year on top titles around the globe including The Times, Condé Nast Traveller, Women's Health, and many more
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Private Members' Benefits

07 Rewards Program

Your Swiss4 membership is more rewarding with **Elevate by Swiss4**. Turn every transaction, deposit, and referral into points effortlessly—no activation is needed.

Earn points

Card Spendings	Earn 2 points per local transaction and 2 points for every CHF 4 spent internationally
Referred Members	Earn up to 10'000 points for every member referred
Deposits	Unlock up to 3'700 points for every CHF 10'000 deposited
Birthday Bonus Points	x2 or x3 your points you earn on your birthday depending on your tier

Unlock Rewards

Collect points, ascend through levels, and unlock extraordinary rewards.

Rewards By level	Original From 20'000 points	Icon From 50'000 points	Connoisseur From 90'000 points	Legend From 500'000 points
Birthday Bonus	2x points on your birthday	2x points on your birthday week	3x points on your birthday week	4x points on your birthday
Membership Renewal Fees	CHF 1'000, instead of CHF 1'400	CHF 400, instead of CHF 1'400	Complimentary, valued at CHF 1'400	Complimentary, valued at CHF 1'400
Member Events Access	Priority access to member events	Priority access to member events	Complimentary VIP accesses to the most prestigious global events	Complimentary front-row seats to Legend-only experiences
Point Validity	1 year from your membership date	1 year from your membership date	2 years from your membership date	Lifetime status
Exclusive Offers	-	Icon exclusive offers	Connoisseur exclusive offers	Legend exclusive offers
Cashback and Lifestyle Credits	-	-	Redeem points with Cashbacks or Credits for conciergerie bookings and upgrades	Redeem points with Cashbacks or Credits for conciergerie bookings and upgrades
Personal Relationship Manager	-	-	Personal Relationship Manager	Personal Relationship Manager
Personal Concierge	-	-	-	Personal Concierge
Gift memberships to your inner circle	-	-	-	Extend 4 memberships, valued at CHF 5'600
Prestigious Legend Card	-	-	-	Legend-exclusive card

For more information on the Rewards Program, please visit [Elevate by Swiss4](#).

08 Members' Support and Exclusive Events

Access to Members Events	Access to exclusive Swiss4 Members events, and receive VIP invitations to worldwide events and private happenings
Dedicated Relationship Manager	Your dedicated Relationship Manager provides personalized support through direct phone and email
Client Support	Connect with our dedicated support team through your preferred channel - phone or email - for prompt, personalized assistance

Swiss4 Membership Fee

Membership Fee	CHF 1'400 a year with access to all Swiss4 services
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