

Credit limit EUR 3,000 per month

Annual fee Gold: EUR 64
 + GoldPlus: EUR 74

Brand Mastercard or Visa

An additional card **Additional** PayLife Gold for separating out expenses (annual fee EUR 18).

Discounted partner card for family members Available as Gold Card for EUR 32 annually and the GoldPlus Card with additional travel cancellation insurance for EUR 42.



Make payments globally
 Withdraw money with a free PIN code and make contactless payments around the clock at up to 36 million merchants.



Best travel insurance package
 ✓ 3-fold travel insurance cover
 ✓ Private Purchase Protection
 ✓ Key SOS Service
 + **Only with GoldPlus:**
 ✓ Travel Cancellation Insurance



Make secure payments online and offline
 Withdraw money and pay with a **free PIN code**, be safe online with **3D Secure** and have full control over your transactions with the service portal my.paylife.at.



Immediate transparency online and with the Info SMS service
 In the service portal my.paylife.at you can get an overview and manage your PayLife credit cards – also available as an app. Take advantage of numerous valuable services around the clock and have full control over your transactions with online account management, transaction query tool, and much more, free of charge. Use the **“Info SMS”** service to have an eye on your transactions.

Catalogue of Benefits

Conditions for the insurance coverage	Benefits	Insured persons				
		card holder	family members* fellow travellers	travelling separately		
A - Ownership of the card These benefits are available to you (even if you don't have the card on you).	Medical services abroad Transfer to nearest hospital/transfer transport Transport home to Austria Visit to sick bed Transport of medicines Funeral transport charges in the event of death Advance payment for inpatient treatment	up to 100 % up to 100 % up to 100 % up to 100 % up to 100 % up to EUR 5,000	– – – – – –	– – – – – –		
	Assistance in particular emergencies abroad Cash advance on loss of credit card Assistance and costs following loss of travel documents	up to EUR 1,000 up to EUR 220	– –	– –		
	B - Use of the card Within the last 3 months.	Foreign travel health insurance Outpatient and inpatient treatment	up to EUR 500,000	–	–	
		Search and rescue Search and rescue costs	up to EUR 35,000	–	–	
		Assistance in particular emergencies abroad Additional return journey costs in case of illness of cardholder or family members* Additional costs for flight delays Towing costs	up to 100 % up to EUR 110 up to EUR 220	– – –	– – –	
		Travel luggage insurance Damage, theft or loss of luggage Delayed arrival of luggage Ski breakage	up to EUR 2,000 up to EUR 220 up to EUR 220	– – –	– – –	
			Travel cancellation insurance For private travel	up to EUR 1,500 (20 % excess) in case of (down) payment of the trip: up to EUR 3,000 (without excess)	– –	– –
			C - Payment for the trip abroad	Search and Rescue Rescue and repatriation costs	up to EUR 35,000	

Maximum payment in respect of benefits „Medical services abroad“ and „Foreign travel health insurance“ in the event of an existing illness unexpectedly becoming acute: EUR 36,500

*Family members: Spouse or live-in partner of the holder in a joint household (same registered address for at least six months) and their children up to the 18th birthday. Terms concerning married couples apply equally to registered partners and registered partnerships.

The contractual basis are the "Europäische Reiseversicherungsbedingungen für PayLife Kreditkarten 2019 (ERV-RVB PayLife 2019)", for the travel cancellation insurance the "Besondere Bedingung für die PayLife Reisetornoversicherung 2019 (ERV-BB PayLife – Storno 2019)".

	Benefits
Purchase Protection	Preplacement in case of damage as a result of proven foul play, damage as a result of a traffic accident as well as theft, burglary and robbery of items worldwide up to 45 days from taking them in charge by the cardholder.
	Up to EUR 1,000 (excess EUR 30)

The contractual basis are the "Europäische Versicherungsbedingungen für den PayLife Einkaufsschutz 2019 (ERV-VB PayLife EKS 2019)".

	Benefits
Key SOS Service	Costs for unlocking the door as a result of loss of a key or mistakenly lock out
	Up to EUR 1,000

The contractual basis are the "Europäische Versicherungsbedingungen für die PayLife Schlüssel-SOS 2019 (ERV-VB PayLife SSOS 2019)".

The insured sums apply to all insured persons jointly, but for benefit „Search and Rescue“ if provided under condition „payment for trip abroad“ to each insured person, such insured sums being the maximum payment of the insurer for all insured events prior and during a trip within a calendar year.

The terms and conditions of insurance for PayLife GoldPlus and Gold cards, are available at www.paylife.at/versicherung or at the travel insurance partner Europäische Reiseversicherung AG.