

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.



global

Make payments globally

Withdraw money with a free PIN and make contactless payments around the clock at up to 36 million outlets.



insured

Best travel insurance package

- ✓ 3-fold travel insurance cover up to EUR 750,000
- ✓ Private Purchase Protection EUR 1,000
- ✓ Key SOS Service EUR 1,000

Only with GoldPlus:

- + ✓ Travel Cancellation Insurance EUR 3,000



protected

Make secure payments online and offline

Withdraw money and pay with a **free PIN**, be safe online with the **3D Secure** process and have total control over your transactions with the service portal myPayLife.



convenient

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, queries, and much more, free of charge. Be safe on the move with the text messaging service „Info SMS“ for transaction and seller data for transactions over EUR 150.

Conditions for the insurance coverage	Benefits	Insured persons				
		card holder	family members* fellow travellers	travelling separately		
A - Ownership of the card These benefits are always 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 Cash advance on loss of credit card Assistance following loss of travel documents Holiday search message	up to EUR 1,000 yes up to EUR 300	– – –	– – –		
	B - Use of the card With any use of your card, you activate all benefits in this section for 3 months at a time.	Foreign travel health insurance Outpatient and inpatient treatment	up to EUR 500,000	–	–	
		Assistance in particular emergencies Search and rescue costs Additional return journey costs in case of illness of cardholder or family members* Additional costs for flight delays Towing costs	up to EUR 35,000 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 accident insurance Death Permanent disability from 50 %	EUR 15,000 EUR 75,000	– –	– –	
		Travel personal liability insurance Lump sum for damage to property and personal injury	up to EUR 750,000	–	–	
			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 To activate the maximum insurance coverage for A and B.	Travel accident insurance per person Death Permanent disability from 50 % (in accordance with the limb rates) Rescue and repatriation costs	EUR 155,000 up to EUR 155,000 up to EUR 35,000	– – –	– – –
Purchase Protection Per card holder and calendar year Term of insurance 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 entirely paid by credit card			Up to EUR 1,000 45 days from purchase (excess EUR 30)	– – –	– – –	
Key SOS Service Per card holder and calendar year Costs for unlocking the door as a result of loss of a key or mistakenly lock out			Up to EUR 1,000	– –	– –	

*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.

The contractual basis are the „EUROPÄISCHEN Reiseversicherungsbedingungen für den 3-fachen Reiseschutz (ERV-RVB PLB 2009)“, for the travel cancellation insurance the „Besondere Bedingung für die PayLife Reisetornoversicherung der PayLife GoldPlus Karte“ additionally shall apply.

The purchasing cover applies worldwide up to 45 days from taking the items in charge by the cardholder.

The contractual basis are the „Europäische Versicherungsbedingungen für den Einkaufsschutz (ERV-VB Einkaufsschutz 2009)“.

The contractual basis are the „EUROPÄISCHEN Versicherungsbedingungen für das Schlüssel-SOS (ERV-VB Schlüssel-SOS 2009)“.

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.