

Credit limit	EUR 10,000 per month
Annual fee	EUR 218
Brand	Mastercard
Priority Pass	Experience the world's largest network of airport lounges. Welcome to more than 1.300 exclusive airport lounges around the world.
Concierge Service	You can take advantage of the Mastercard Concierge Lifestyle Manager around the clock, 365 days a year. A personal contact takes care of your questions and assists you further with any issues related to your journey.
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 and make contactless payments around the clock at up to 36 million merchants.



insured

Best travel insurance package

- ✓ 3-fold travel insurance cover
- ✓ Private Purchase Protection
- ✓ Travel Cancellation Insurance
- ✓ Key SOS Service



protected

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 myPayLife.



convenient

Immediate transparency online and with the Info SMS service

The service portal my.paylife.at gives you full control over your transactions with online account management, transaction query tool, and much more, free of charge – also mobile, with the myPayLife app. Use the Info SMS service to have an eye on your transactions.



customer care

We are here for you

Your concerns are important to us. Our employees are there for you to answer your questions or help you. Our 24/7 emergency contact +43 5 99 06-4500 is available for any kind of emergencies.

CATALOGUE OF BENEFITS

Conditions for 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).	Foreign travel health insurance for the card holder			
	Outpatient and inpatient treatment	up to 100%		
	Transfer to nearest hospital/transfer transport	up to 100%	–	–
	Transport home to Austria	up to 100%	–	–
	Visit to sick bed	up to 100%	–	–
	Transport of medicines	up to 100%	–	–
	Funeral transport charges in the event of death	up to 100%	–	–
	Advance payment for inpatient treatment	up to EUR 35,000	–	–
	Search and Rescue			
	Search and rescue costs	up to EUR 50,000		–
	Assistance in particular emergencies abroad			
	Cash advance upon loss of the Platinum card	up to EUR 5,000		–
	Assistance and costs following loss of travel documents	up to EUR 220		–
	Unscheduled costs of return journey in the event of sickness of the cardholder or family member	up to 100%		–
	Additional costs for flight delays	up to EUR 220		–
Towing costs	up to EUR 400		–	
Travel luggage insurance				
Damage, theft or loss of luggage	up to EUR 4,500		–	
Delayed arrival of luggage	up to EUR 400		–	
Ski breakage	up to EUR 400		–	
B - Use of the card Within the last 3 months.	PayLife Platinum travel cancellation insurance for booked private trips	up to EUR 1,500		–
		with initial down payment for the trip up to EUR 3,000		–
		with payment of the entire cost of the journey up to EUR 6,000		
C - Payment for the trip abroad	Search and Rescue per person Rescue and repatriation costs	up to EUR 50,000		

Maximum payment in respect of benefits "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 90 days from taking them in charge by the cardholder.	up to EUR 1,000 (excess EUR 30)
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

Worldwide for 90 days following acquisition of the items by the cardholder. The contractual basis are the "Europäische Versicherungsbedingungen für den PayLife Einkaufsschutz 2019 (ERV-VB PayLife EKS 2019)"

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 Platinum cards, are available at www.paylife.at/versicherung or at the travel insurance partner Europäische Reiseversicherung AG.