



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 1200 exclusive airport lounges around the world.
Concierge Service	You can take advantage of the Mastercard Concierge Service 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 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 1,500,000
- ✓ Private Purchase Protection up to EUR 1,000
- ✓ Travel Cancellation Insurance up to EUR 6,000
- ✓ Key SOS Service up to EUR 1,000



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

Your own personal online services at my.paylife.at gives you full control over your transactions with online account management, queries, and much more, free of charge – also mobile, with the PayLife app. Be safe on the move with the **text messaging service "Info SMS"** for transaction and seller data for transactions over EUR 150.



customer care

Always there for you

Your concerns are important to us. Our employees are available to answer all of your queries on your PayLife Platinum personally. We are available around the clock for emergencies.

Conditions for insurance coverage	Benefits	Insured persons		
		card holder	fellow travellers	family members* travelling separately
Benefit package A benefits from being a cardholder	Foreign travel health insurance for the 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	from 5th day in hospital up to 100%	–	–
	Transport of medicines	up to 100%	–	–
	Advance payment for inpatient treatment	up to EUR 35,000	–	–
	Funeral transport charges in the event of death	up to 100%	–	–
	Assistance in particular emergencies			
	Search and rescue costs	up to EUR 50,000		–
	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		–
	Emergency travel messaging (and notification service)	up to EUR 300		–
	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		–
	Lease of a substitute computer	up to EUR 220		
	Travel accident insurance			
	Death	EUR 75,000		–
Permanent disability from 50%	up to EUR 100,000		–	
Benefit package B benefits received from use of the card (at least once in the last three months)	PayLife Platinum travel cancellation insurance for booked trips			–
	with initial down payment for the trip	up to EUR 1,500		
	with payment of the entire cost of the journey	up to EUR 3,000 up to EUR 6,000		–
	Travel private liability insurance			
	Lump sum for damage to property and personal injury	up to EUR 1,500,000		
Benefit package C benefits received by using your card to pay for your trip abroad	Travel accident insurance per person			
	Death	EUR 350,000		
	Permanent invalidity from 50% (in accordance with the degree of invalidity)	up to EUR 200,000		
	Rescue and repatriation costs	up to EUR 50,000		

*) 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 "EUROPÄISCHE Reiseversicherungsbedingungen für die Platinum Mastercard (ERV-PMC 2015)", page 5 to 9.

PayLife Platinum private purchase protection	Replacement 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 (excess EUR 30)
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Worldwide for 90 days following acquisition of the items by the cardholder. The contractual basis are the "EUROPÄISCHE Versicherungsbedingungen für den PayLife Platinum Einkaufsschutz (ERV-VB PayLife Platinum Einkaufsschutz 2015)", on page 10.

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
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The contractual basis are the „EUROPÄISCHEN Versicherungsbedingungen für das Schlüssel-SOS (ERV-VB Schlüssel-SOS 2009)", on page 10.

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.