

Credit limit	EUR 5,000 per month
Annual fee	EUR 96
Brand & design	Mastercard or Visa, black or white
An additional card	Additional PayLife Black Card for separating out expenses (annual fee EUR 44)
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



[b] global – make payments globally

Withdraw money with a free PIN code and make contactless payments at up to **36 million merchants**.



[b] amazed – Black Bonusflight and fantastic events

Experience something special with **Black Events** and a **Black Bonusflight** to a European destination when you spend more than EUR 7,500 per contractual year.



[b] protected – best travel insurance package

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



[b] secure – make secure payments online and offline

Withdraw money and pay **with a free PIN code**, be safe online and on the move with the authentication method 3D Secure and have total control over your transactions with the **service portal my.paylife.at**.



[b] connected – always there for you

The emergency number **+43 5 99 06-4500** is available around the clock and the access to the service portal myPayLife is for free at any time for online account management and other services – also available as app.



[b] mobile – immediate transparency with the Info SMS service

Use the **Info SMS service** to have an eye on your transactions.

CATALOGUE OF BENEFITS

Conditions for insurance coverage	Benefits	Insured persons		
		card holder	fellow travellers	family members* 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	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 5,000	–	–
	Assistance in particular emergencies abroad			
	Cash advance on loss of the credit card	up to EUR 1,000	–	–
	Assistance and costs following loss of travel documents	EUR 220	–	–
B - Use of the card Within the last 3 months.	Foreign travel health insurance			
	Outpatient and inpatient treatment	up to EUR 1,000,000	–	–
	Search and Rescue			
	Search and rescue costs	up to EUR 50,000	–	–
	Assistance in particular emergencies abroad			
	Additional return journey costs in the event of illness of the cardholder or family member	up to 100%	–	–
	Additional costs for flight delays	up to EUR 200	–	–
	Towing costs	up to EUR 400	–	–
	Travel luggage insurance			
	Damage, theft or loss of luggage	up to EUR 4,000	–	–
Delayed arrival of luggage	up to EUR 400	–	–	
Ski breakage	up to EUR 400	–	–	
PayLife Black travel cancellation insurance without excess for private travel				
For private travel	up to EUR 1,500 With (down) payment for the trip up to EUR 3.000	–	–	
C - Payment for the trip abroad	Search and Rescue			
Rescue and repatriation costs		up to EUR 50,000		

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 Reisestornoversicherung 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)

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