

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 and make contactless payments at up to **36 million outlets**.



**[ 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 up to EUR 1 million
- ✓ Private Purchase Protection up to EUR 1,000
- ✓ Travel Cancellation Insurance up to EUR 3,000 – with no excess
- ✓ Key SOS Service up to EUR 1,000



**[ b ] secure – make secure payments online and offline**

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



**[ b ] connected – always there for you**

Emergency number **available around the clock at Black Contact 3636** and access to the service portal myPayLife for free at any time for online account management and other services – also available as an app.



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

Safely on the move with the **text messaging service “Info SMS” for transaction and seller data** involving transactions over EUR 150.

Conditions for insurance coverage	Benefis	Insured persons		
		card holder	fellow travellers	family members* travelling separately
<b>Benefit package A</b> benefits received from being a cardholder	<b>Medical services abroad</b>			
	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	–	–
	<b>Assistance in particular emergencies</b>			
	Cash advance on loss of the credit card	up to EUR 1,000	–	–
	Assistance following loss of travel documents	yes	–	–
Emergency travel notification service	up to EUR 300	–	–	
<b>Benefit package B</b> benefits received from use of the card (at least once in the last three months)	<b>Foreign travel health insurance</b>			
	Outpatient and inpatient treatment	up to EUR 1,000,000	–	–
	<b>Assistance in particular emergencies</b>			
	Search and rescue costs	up to EUR 50,000	–	–
	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	–	–
	<b>Travel luggage insurance</b>			
	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	–	–
	<b>Travel accident insurance</b>			
	Death	EUR 20,000	–	–
	Permanent invalidity from 50%	EUR 100,000	–	–
	<b>PayLife Black travel cancellation insurance without excess for private travel</b>			
For private travel	up to EUR 1,500	–	–	
With (down) payment for the trip	up to EUR 3.000	–	–	
<b>Travel private liability insurance</b>				
Lump sum for damage to property and personal injury	up to EUR 1,000,000	–	–	
<b>Benefit package C</b> benefits received by using your card to pay for your trip abroad	<b>Travel accident insurance per person</b>			
	Death		EUR 200,000	
	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 den 3-fach Reiseschutz 2009 (ERV-RVB PLB 2009)". The special terms and conditions for PayLife Black travel cancellation insurance of the PayLife Black Card apply additionally to travel cancellation insurance.

<b>Purchase Protection</b>	Per card holder and calendar year Term of insurance  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 90 days from purchase
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The contractual basis are the "EUROPÄISCHEN Versicherungsbedingungen für den PayLife Black Einkaufsschutz 2011 (ERV-VB PayLife Black Einkaufsschutz 2011, from page 23 to 24)".

<b>Key SOS Service</b>	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
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The contractual basis are the „EUROPÄISCHEN Versicherungsbedingungen für das Schlüssel-SOS (ERV-VB Schlüssel-SOS 2009)".

The terms and conditions of insurance for PayLife Black cards, are available at [www.paylife.at/versicherung](http://www.paylife.at/versicherung) or at the travel insurance partner EUROPÄISCHE Reiseversicherung AG.