

IKEA Family Credit Card

Overview of charges

Primary card annual charge	CHF 0.–
Own card image (per design)	CHF 30.–
Annual interest rate if partial payment within IKEA / default interest rate ¹	7.95%
Annual interest rate for partial payment outside IKEA / default interest ²	12%
Cash withdrawal in CHF in Switzerland/FL	3.75%, min. CHF 10.–
Cash withdrawal in EUR in Switzerland/FL	3.75%, min. CHF 10.–
Cash withdrawal abroad	3.75%, min. CHF 10.–
Lottery, betting and casino transactions ³	3.75%
Foreign currency processing fee ⁴	1.5%
Transactions in CHF abroad ⁵	1.5%
Replacement card (in the event of loss, theft, defect, name change)	CHF 20.–
PIN re-order	CHF 20.–
Additional monthly statement copies	CHF 20.–
Address search	CHF 25.–
Charge for rejection of direct debits (LSV/direct debit)	CHF 30.–
Reminder fees	CHF 30.–
Charge for monthly statement in paper form ⁶	CHF 2.50
Payment at post office counter	CHF 2.50
Telephone service for administrative support ⁷	CHF 5.–
Collection fee (maximum)	Depending on the amount owed ⁸

Overview of payments

IKEA points worldwide	2 IKEA points ⁹ per 1 CHF purchase at IKEA 1 IKEA point ⁹ per 1 CHF purchase outside IKEA
Mastercard acceptance points ¹⁰	Pay worldwide at over 80 million sales points and on the Internet
Helpline/customer service	+41 (0)44 439 54 50
Direct debit procedure (LSV/direct debit)	yes
Cembra App and eService	free of charge
Integration in mobile wallets	yes
Mastercard World	Your advantages Integrated travel and purchase protection insurance ¹¹ , SMS services, emergency card and Priceless [®] Cities ¹²

1 This applies in all IKEA branches and the online shop. 3 months interest free from CHF 50 purchase.

2 The monthly statement indicates whether the partial payment option is activated for your card. For transactions with a value date up to 31 December 2025, the interest rate remains 13%. The minimum partial payment amount is 2.5% or at least CHF 50.–.

3 Excl. Swiss lottery companies (Swisslos and Loterie Romande).

4 The foreign currency processing fee is calculated on the total amount converted into Swiss francs. The conversion rate applied by Cembra is based on the exchange rates of the card organizations and may include a surcharge. The currently applicable conversion rate can be requested from Cembra Customer Support during office hours.

5 This also applies to transactions that are made via foreign websites (GTC/legal notice) and cash withdrawals.

6 The charge does not apply with paperless monthly statements. Registration for paperless statement at: www.cembra.ch/eservice or www.cembra.ch/app.

7 For services that are available free of charge in the Cembra App or in eService (change of address, credit limit query, etc.), with the exception of card blocking, reports of card fraud, etc.

8 Collection fee CHF 50.00 (claims up to CHF 20.00); CHF 70.00 (up to CHF 50.00); CHF 100.00 (up to CHF 100.00); CHF 120.00 (up to CHF 150.00); CHF 149.00 (up to CHF 250.00); CHF 195.00 (up to CHF 500.00); CHF 308.00 (up to CHF 1'500.00); CHF 448.00 (up to CHF 3'000.00); CHF 960.00 (from CHF 3'000.01 upwards).

9 There is no right to receive IKEA points for payment of insurance premiums in connection with the card, cash withdrawals and transactions, cash-like transactions (incl. transactions for securities dealers and foreign exchange), charges and interest rates, gambling and gambling-like services (betting, poker, etc.). The IKEA points are redeemed in the form of IKEA gift cards.

10 As a result of international economic sanctions, the card currently may not be used in all countries. You can find current information about worldwide card acceptance at: www.cembra.ch/cards/legal

11 You can find the complete GCI at: www.cembra.ch/travel-purchase-insurance

12 Further information at: www.priceless.com

Valid from: 1st January 2026 subject to amendment. The current version can be viewed at www.ikea.ch/creditcard.

This offer is intended for persons who have turned 18 and have a regular income.