

## IKEA Family Credit Card

### Overview of charges

Primary card annual charge	CHF 0.–
Supplementary card annual charge	CHF 0.–
Own card image (per design)	CHF 30.–
Annual interest rate if partial payment within IKEA	7,95% <sup>1</sup>
Annual interest rate if partial payment outside IKEA	11,95%
Cash withdrawal in CHF in Switzerland/FL	3,75%, mind. CHF 5.–
Cash withdrawal in EUR in Switzerland/FL	3,75%, mind. CHF 10.–
Cash withdrawal abroad	3,75%, mind. CHF 10.–
Lottery, betting and casino transactions <sup>2</sup>	3,75%
Foreign currency processing charge	1,5%
Transactions in CHF abroad <sup>3</sup>	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 <sup>4</sup>	CHF 1.95
Payment at post office counter	CHF 2.50

### Overview of payments

IKEA points worldwide	1 IKEA point per CHF <sup>1</sup> on each purchase with the card <sup>5</sup> , made in any non-IKEA store.
Mastercard acceptance points <sup>6</sup>	Pay worldwide at over 43 million sales points and on the Internet
Helpline/customer service	+41 (0)44 439 40 20
Direct debit procedure (LSV/direct debit)	yes
eService (view invoices, change personal details and much more)	free
Integration in mobile wallets <sup>7</sup>	yes
Mastercard World	<b>Your advantages</b> Integrated travel and purchase protection insurance <sup>8</sup> , SMS services <sup>9</sup> , emergency card and Priceless <sup>®</sup> Cities <sup>10</sup>

1 This applies in all IKEA branches and the online shop

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

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

4 The charge does not apply with paperless monthly statements. Registration for paperless statement at: [www.cembra.ch/eservice](http://www.cembra.ch/eservice)

5 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.

6 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](http://www.cembra.ch/cards/legal)

7 You can find all current information at: [www.cembra.ch/en/cards/mobile-payment](http://www.cembra.ch/en/cards/mobile-payment)

8 You can find the complete GCI at: [cembra.ch/travel-purchase-insurance](http://cembra.ch/travel-purchase-insurance)

9 Information and registration at: [www.cembra.ch/de/karten/sms-services](http://www.cembra.ch/de/karten/sms-services)

10 Further information at: [www.priceless.com](http://www.priceless.com)

Valid from: 1 February 2021 subject to amendment. The current version can be viewed at [www.ikea.ch/creditcard.ch](http://www.ikea.ch/creditcard.ch). This offer is intended for persons who have turned 18 and have a regular income.