

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 ¹	7,95%
Annual interest rate if partial payment outside IKEA / default interest rate ²	13%
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.–

Overview of payments

IKEA points worldwide	2 IKEA points ⁸ per 1 CHF purchase at IKEA 1 IKEA point ⁸ per 1 CHF purchase outside IKEA
Mastercard acceptance points ⁹	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
eService (view invoices, change personal details and much more)	free
Cembra App (full control from your mobile phone at all times)	free
Integration in mobile wallets	yes

Mastercard World

Your advantages

Integrated travel and purchase protection insurance¹⁰, SMS services, emergency card and Priceless[®] Cities¹¹

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

2 The monthly statement shows whether the installment function is activated on your card.

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 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.

9 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

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

11 Further information at: www.priceless.com

Valid from: 1st January 2025 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.