



Your Swiss Bank



Welcome to the **IKEA Family** credit card

The fully fledged credit card for IKEA Family members: free, with an attractive benefits programme and it can be used anywhere in the world.

May we present your personal **IKEA Family credit card**



The **fully fledged credit card** offers a host of other benefits along with more payment options. Get to know your new companion. We hope you have a lot of fun with your new IKEA Family credit card.



Would you like to create something special with your credit card? Nothing could be easier. Customise your IKEA Family credit card with your favourite personal design. This way, you will always have it with you. Simply upload your favourite picture to ikea.ch/creditcard



Committed to a more sustainable future. We'll pack your wallet with sustainability, because your IKEA Family credit card is the only credit card made from 100% recycled material.



1 Security chip

Together with your PIN, the chip guarantees secure payments.

2 Expiry date

The expiry date is displayed by month and year. We will automatically send you a new card just before your credit card expires.

3 CVC code*

The additional security level for Internet payments.

4 Contactless payment

The quickest way to pay for amounts up to CHF 80 – and no need to enter your PIN.

5 IKEA QR code

You can obtain information about the IKEA QR code and your future IKEA loyalty programme at customer service in any IKEA store and at [IKEA.ch/creditcard](https://ikea.ch/creditcard)

6 Helpline

Write down this number on a separate piece of paper so you can call 24 hours a day in the event of theft or loss.

Valid and secure, even without a signature.

Your IKEA Family credit card is modern, and no longer has a signature panel on the back.

* Note: The placement of the elements on the front and back of the MyDesign card differs from the standard card shown above.



Exclusive benefits with the IKEA Family credit card

Ready to use always and everywhere: Your IKEA Family credit card is now your loyal companion, providing you with financial freedom. As a fully fledged credit card, it can be used wherever Mastercard is accepted – whatever the currency and around the globe – so you can make your dreams come true.



No annual fees – guaranteed

Your IKEA Family credit card is free and so is the additional card you can request for someone you live with.



Earn points and enjoy the rewards

As an IKEA Family member, you earn points for every purchase made outside your IKEA store. Because for every Swiss franc you spend with your IKEA Family credit card, you will earn one IKEA point¹ – and this applies worldwide.



Paying in instalments

Be flexible! With the handy option to pay in instalments² at 7,95% APR on IKEA purchases. For all other purchases, the annual interest rate is 11,95%.

Other Mastercard® benefits

Worldwide

Globetrotters get their money's worth! As a fully fledged credit card, you can use your IKEA Family credit card to make purchases and cash withdrawals at around 43 million Mastercard locations across the world.

When shopping

Whether it's in Switzerland, abroad or on the Internet – with your IKEA Family credit card, you can shop anywhere Mastercard is accepted at any time. Simple, practical, cashless.

On the Internet

With your IKEA Family credit card, online shopping is not only simple but also very secure. Mastercard ID Check sees to this as you confirm every payment yourself.

Your leisure time

Cinema, eating out, concerts or sports events – pay for your leisure activities quickly and simply with your IKEA Family credit card.

When travelling

Whether you're renting a car or booking a hotel – your IKEA Family credit card is the perfect travel companion and also allows you to benefit from attractive supplementary insurance.

When parking

Say goodbye to queues in car parks and simply insert your credit card into the machine marked Mastercard at the exit barrier.



You also collect IKEA points¹ with every purchase and thus benefit twice over.

¹ You earn one IKEA point for every Swiss franc spent on transactions not involving IKEA Switzerland. Get one IKEA voucher worth CHF 5. More information at ikea.ch/creditcard

² When paying in instalments, the APR is 7,95% on payments made to IKEA Switzerland and 11,95% on all other transactions. The minimum monthly repayment is 3% of the total invoiced amount, subject to a minimum amount CHF 50 in each case. Example of payment calculation: when paying in instalments, a purchase amount of CHF 1,350 results in monthly instalments of CHF 74.35 over 20 months, with interest costs of CHF 137 (effective annual interest rate 11,95%) and a total purchase price of CHF 1,487. Credit may not be granted if doing so would lead to the overindebtedness of the consumer (Art. 3 of the Swiss Federal Act on Unfair Competition). IKEA Family credit cards are issued through Cembra Money Bank AG, Zurich.

Comfort and safety

Free supplementary card

Do you need another credit card for a person in your household aged above 16? No problem – you can easily order your additional card online at any time from ikea.ch/creditcard. You will not pay an annual fee for the second IKEA Family credit card either.

Secure and transparent

Online shopping? The secure way – with Mastercard® ID Check. Every time you use your IKEA Family credit card for an Internet purchase, the international security standard verifies whether you are the actual holder of the card being used. This makes your online purchases even more secure. You can find more information about Mastercard ID Check at faq.cembra.ch/en/security/mastercard-securecode

Cembra eService

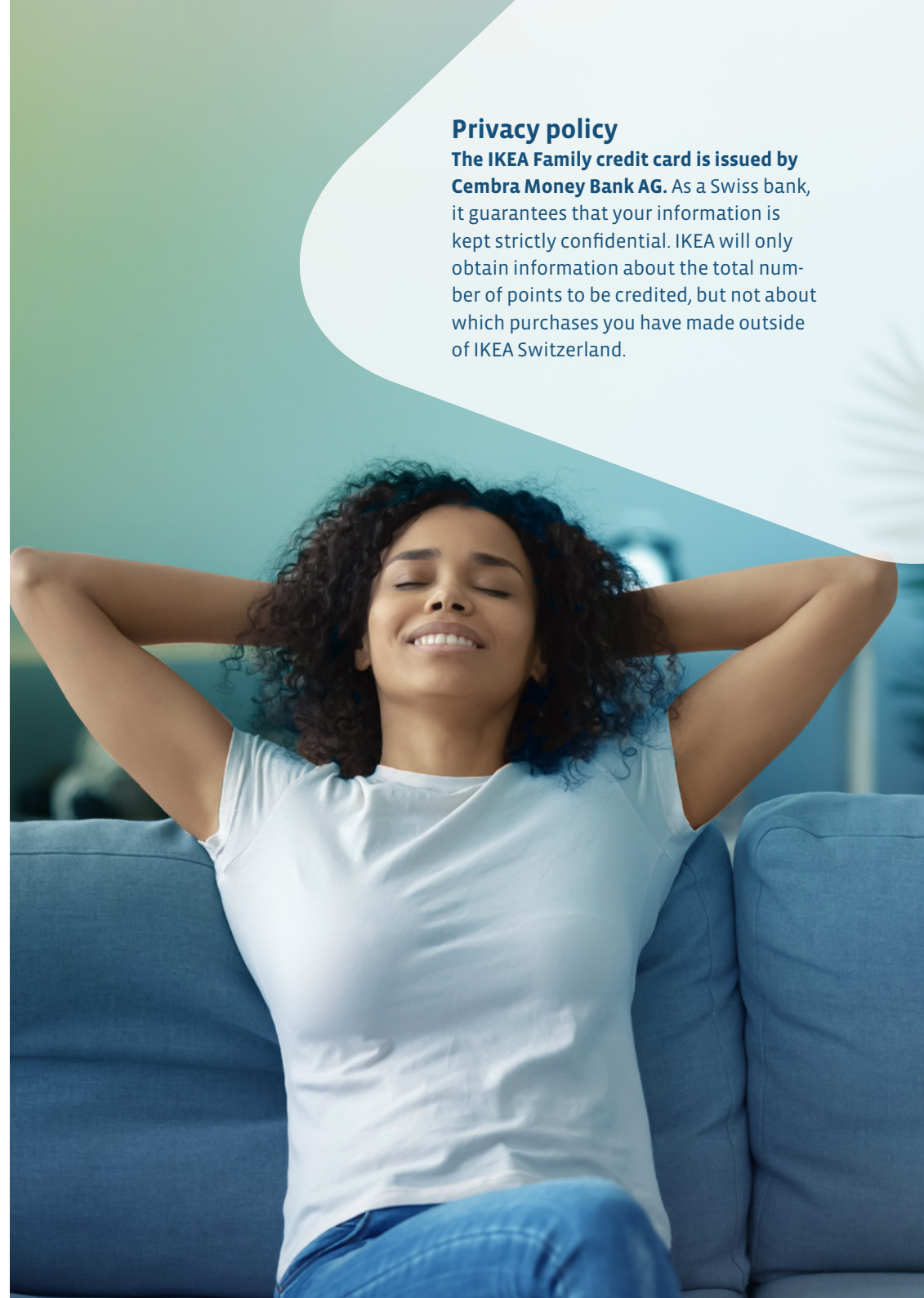
Get an overview! With the free Cembra eService, you can access your credit card account online at any time. You can conveniently view your monthly bills while out and about, track transactions with little fuss and check your account balance quickly and easily. More information about the Cembra eService is available at cembra.ch/en/cards/eservice

Attractive supplementary insurance

Fully insured: Benefit now from our useful supplementary insurance with attractive conditions. More information is available at cembra.ch/en/insurance

Privacy policy

The IKEA Family credit card is issued by Cembra Money Bank AG. As a Swiss bank, it guarantees that your information is kept strictly confidential. IKEA will only obtain information about the total number of points to be credited, but not about which purchases you have made outside of IKEA Switzerland.



Pay conveniently while out and about, with mobile payment.

With your **IKEA Family credit card** and the practical mobile payment function, your digital wallet is always to hand, wherever you are. Contactless payment is convenient and easy for amounts up to CHF 80, and no need to enter your PIN.



- **Apple Pay** easily turns your iPhone, iPad, Mac or Apple Watch into a smart credit card.
- With **Samsung Pay**, your compatible Samsung smartphone or your Samsung smartwatch transforms quickly into a mobile payment solution.
- **Fitbit Pay** transforms your intelligent fitness tracker into a digital wallet in no time.



- Thanks to **Garmin Pay™**, you can easily pay using your smartwatch without having to reach into your pocket.
- Thanks to **SwatchPAY!**, you are bang up-to-date as your watch is also your contactless credit card.

More information at cembra.ch/en/cards/mobile-payment

Do you have any questions? Cembra is happy to help!

Sie erreichen uns telefonisch unter 044 439 40 20. Weitere Informationen und Formulare unter ikea.ch/kreditkarte. Herausgeberin der IKEA Family Kreditkarte ist die Cembra Money Bank AG, Zürich. Dieses Angebot richtet sich ausschliesslich an Personen mit regelmässigem Einkommen, die das 18. Lebensjahr vollendet haben.

ikea.ch/creditcard
T +41 (0)44 439 40 20

Cembra Money Bank AG
Cards Services
P.O. Box, CH-8048 Zurich