

Ad hoc announcement pursuant to Art. 53 LR

## **Cembra launches Certo! – a new range of credit cards offering money back rewards and other innovative services**

Zurich – Cembra is now offering an even easier and more flexible way of paying by credit card. Certo! – Cembra's new range of credit cards – is simple to use, fits any lifestyle and offers money back rewards of up to 1%. Cembra customers with a Cumulus-Mastercard will be offered a Certo! Mastercard® in due course for seamless immediate use. The launch of this new card range is another key step in the implementation of the strategy announced by Cembra in December 2021.

Cembra has set the standard high with Certo!, which provides everything you need from a credit card and more. The new range will initially comprise two cards, the Certo! One Mastercard®, which is available to anyone, and the Certo! Mastercard® for existing Cembra customers with a Cumulus-Mastercard.

The Certo! One Mastercard® comes with no annual fee, is simple to use and fits any lifestyle. It offers a cash reward of 1% on purchases at the customer's three favourite stores and 0.33% on all other payments. Customers can select their three favourite stores from an initial list of 20 and later update them on a monthly basis. Insurance services are also included. The new Certo! One Mastercard®, which is available as of today, is linked to the Cembra App, where users can check their transactions and card details, view their rewards and manage their favourite stores. The list of eligible stores, along with the rewards, discounts and digital features on offer, will continue to evolve over time.

The Certo! Mastercard® is now available to customers with a Cumulus-Mastercard. Many customers will receive their new card already in the coming weeks. All customers will be sent a new card in due course or can order one immediately. The Certo! Mastercard can be activated and used straight away. The card details, including the PIN, will remain unchanged, as will the card contract. All issued Cumulus-Mastercards and related features will remain valid until the customer chooses to switch to the new Certo! Mastercard® or until the card reaches its expiry date. The new card offers a 1% money back reward on purchases at Migros, Coop and the Swiss Federal Railways. All other transactions are rewarded with a cash bonus of 0.33%. A national advertising campaign will be rolled out to mark the launch of the new Certo! cards. For more information on Certo!, please visit <https://certo-card.ch/one> (available in German, French, and Italian).

**Holger Laubenthal, CEO of Cembra**, said: "Certo!, our new range of credit cards, reflects what we stand for: great customer value, simple, digitally supported handling, excellent service and the highest security standards. We are pleased to be able to offer customers with a Cumulus-Mastercard the opportunity to seamlessly switch to this attractive new card for immediate use."

The launch of this new card range is another key step in the implementation of the strategy announced by Cembra in December 2021. Cembra's strategic ambition is to leverage technology in order to provide customers with the most intuitive consumer finance solutions in Switzerland. Cembra is drawing on the strengths of its proven credit factory and will significantly increase efficiency, accelerate

growth in its core businesses and seize new growth opportunities, particularly in Embedded Finance and the Buy Now Pay Later business. To support these strategic programmes, Cembra is transforming its corporate culture with a view to becoming a more customer-centric, agile, learning-oriented and collaborative organisation.

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### Contacts

Media: Carolin Schulze; +41 79 906 00 48; [media@cembra.ch](mailto:media@cembra.ch)  
Investor Relations: Marcus Händel; +41 44 439 85 72; [investor.relations@cembra.ch](mailto:investor.relations@cembra.ch)

### Key dates

21 July 2022 Publication of half-year results 2022

### About Cembra

Cembra is a leading Swiss provider of financing solutions and services. Our product range includes consumer credit products such as personal loans and auto leases and loans, credit cards, the insurance sold in this context, invoice financing, and deposits and savings products.

We have over 1 million customers in Switzerland and employ around 1,000 people from 43 different countries. We have our headquarters in Zurich and operate across Switzerland through our network of branches and our online distribution channels, as well as through our credit card partners, independent intermediaries and car dealers.

We have been listed as an independent Swiss bank on the SIX Swiss Exchange since October 2013. Cembra is rated A- by Standard & Poor's and is included in the SXI Switzerland Sustainability 25 Index and in the 2022 Bloomberg Gender Equality Index.