

Visa debit card

Brief description

The Visa debit card puts all the benefits right in your hand: Shop online, reserve hotel rooms worldwide, make contactless payments as usual, and withdraw cash whenever you want. And you can still count on the accustomed security features you're used to.

Suitable for

- Individuals aged 14 and above
- Companies



Your benefits

- Please note that interest will be charged for overdrafts
- Cashless payment of goods and services (up to CHF 50 contactless and without entering your PIN)
- Access to other accounts of the account holder
- Deposits at LLB ATMs set up for this purpose
- Pay on the internet – with maximum security thanks to two-factor authentication
- Reserve hotels or rent cars
- Conveniently customise your card using e-banking (geoblocking, block card, adjust limits, etc.)
- Push notifications let you keep track of your account in real time

		Adults	Young Adults 14-18 years	Young Adults 12-14 years
Total limit	Day	Accumulation	1'000	300
	Month	Accumulation	2'000	600
POS	Day	10'000	1'000	300
	Month	10'000	2'000	600
E-Commerce	Day	10'000	1'000	300
	Month	10'000	2'000	600
ATM				
Own BM	Day	10'000	1'000	300
	Month	10'000	2'000	600
Inland FL and CH	Day	5'000	1'000	300
	Month	10'000	2'000	600
Worldwide	Day	2'000	1'000	300
	Month	10'000	2'000	600

Withdrawals

- Overdrafts of up to CHF 1'500 are permitted, as long as you maintain other accounts under the same client relationship (e.g. a savings account) with the corresponding amount available. Please note that debit interest will be charged for overdrafts.
- If no balance is available on the card account and the client has no other accounts with balances at the LLB, no further overdrafts are permitted, subject to existing loan agreements.

Good to know

Reservations

Everywhere you need to put down a deposit with your card, especially in hotels, you can now use your Visa Debit card to do so. However, you should be aware that this amount will be blocked on your account until released by the hotel and may reduce your available balance by an amount corresponding to the deposit.

Security tips

1. Change the PIN code you receive at an ATM in Liechtenstein or Switzerland:

- When doing so, avoid using number combinations that are easy to guess – like date of birth or vehicle number.
- Never write it down.
- Never give your PIN to anyone, not even to a bank employee or police officer.

2. Don't let yourself get distracted

Make sure nobody is watching you when you enter your PIN code. If necessary, ask the person standing too close or the cashier to keep a safe distance, or stop making the withdrawal or payment.

3. Check terminals for abnormalities (such as moving parts). If you suspect that the terminal may have been tampered with, proceed as follows:

Do not withdraw cash or make a payment

4. Regularly check your account statements

Regularly check your account statements or look up the postings in Online / Mobile Banking. Report any discrepancies to us immediately and have the card blocked.

5. Push notifications

Activate push notifications in Mobile Banking under Settings. You will automatically receive a notification every time your card is debited.

6. Online transactions

Deactivate the function online transactions, unless you make any purchases on the internet.

7. Block immediately

Have your Visa debit card blocked immediately if it is stolen or you determine a transaction is not done yourself or retained by an ATM.

8. Block specific regions

If you activated specific regions for a trip, reset geoblocking afterwards on your card in LLB Online / Mobile Banking to regions that you need. Our Service Direct team will also be happy to help you on +423 236 88 55.

9. Tips for secure online purchases

- Make purchases and deposit your card data only at trustworthy online shops.
- Do not use your card data on unsecure WLAN networks.
- Make payments only on secure websites (recognisable by the lock symbol and «https» at the beginning of a web address)

Have you lost your card? Questions about online shopping?

We are always happy to help (24 hours)
+423 236 88 55