

## Handling international payment transactions

### Transferring and receiving

Do you want to transfer money abroad easily, quickly and securely? Whether you conduct transactions frequently or only transfer money occasionally, PostFinance can offer you comprehensive, transparent and cost-effective international payment services.

#### **Giro international SEPA**

- Free euro transfers to 36 European countries.
- Whenever possible, PostFinance automatically forwards your payments as SEPA payments.
- Payments are credited to the recipient's account within a maximum of one bank working day as of the debit date with no deductions. Some recipient banks deduct a fee for the incoming payment. The customer will have been previously notified about this charge.
- Conditions: Payment in EUR to a SEPA country, specification of IBAN (International Bank Account Number) and the recipient's bank has to be a SEPA participant.

#### **Prices and conditions**

|                        |                |
|------------------------|----------------|
| Transfer via e-finance | Free of charge |
|------------------------|----------------|

#### **Giro international**

- Transfers to any account in the world from as little as CHF 2.
- Transactions can be made as an individual or standing order, via e-finance or at the post office counter.
- Choice of third-party fee payment.
- The recipient's financial institution usually receives the credit within 1 to 2 working days.

#### **Prices and conditions**

|                        |       |
|------------------------|-------|
| Transfer via e-finance | CHF 2 |
|------------------------|-------|

Complete and current prices can be found at [postfinance.ch/giro-international](https://postfinance.ch/giro-international)

With over 100 years of experience, PostFinance is the leading international payment provider in Switzerland.

### Giro international urgent

- For immediate transfers worldwide in EUR, USD, CHF, CAD, GBP, NOK, SEK, CZK, HUF, PLN, ZAR.
- Credited to the recipient's financial institution on the same day (subject to acceptance deadlines) or on the next working day.
- Choice of third-party fee payment.

#### Prices and conditions

Transfer via e-finance CHF 12

Complete and current prices can be found at [postfinance.ch/giro-international](https://postfinance.ch/giro-international)

### Cash international

- The recipient receives the money in cash or as a cheque. Particularly suitable for regular payments such as pension benefits or insurance payments.
- Transactions can be made as an individual or standing order, as an electronic payment order, via e-finance or at the post office counter.
- Worldwide in over 53 countries.
- Payment/delivery within 5–8 working days.

#### Prices and conditions

Transfer via e-finance CHF 6

Complete and current prices can be found at [postfinance.ch/cash-international](https://postfinance.ch/cash-international)

### SEPA Direct Debit

The European direct debit procedure in EUR: the easy and fast way to pay invoices in the euro area.

Find out more at [postfinance.ch/sdd](https://postfinance.ch/sdd)

### Incoming payments from abroad

- Incoming payments in CHF, EUR or another foreign currency.
- Free crediting.

### Payment transaction system and correspondent network

- Connection to the most important payment transaction systems in the world such as SWIFT and EUROGIRO.
- Different partnerships with internationally operating banks.

#### Our tip

#### What your partners abroad need to know

To make sure a transfer from abroad is conducted smoothly, your business partners abroad require the following information:

|                            |             |
|----------------------------|-------------|
| BIC (Bank Identifier Code) | POFICHBEXXX |
|----------------------------|-------------|

|                  |   |
|------------------|---|
| Beneficiary bank | PostFinance Ltd<br>Mingerstrasse 20<br>3030 Bern<br>Switzerland |
|------------------|---|

|                     |  |
|---------------------|--|
| Name of beneficiary | Name and address of the account holder |
|---------------------|--|

|  |   |
|--|---|
| IBAN (International Bank Account Number) | You will find the IBAN for your account on your bank statement or online at <a href="https://postfinance.ch/iban">postfinance.ch/iban</a> . |
|--|---|

### Do you have any questions?

Current information about SEPA can be found at [postfinance.ch/sepa](https://postfinance.ch/sepa). If you have any questions about international payment transactions we would be happy to help: send an e-mail to [internationale.dl@postfinance.ch](mailto:internationale.dl@postfinance.ch).

You can contact us by telephone on +41 58 667 97 67 (max. CHF 0.08/min. in Switzerland).