

Put your financial flexibility to work

Our money market investments with terms ranging from overnight to up to 12 months

PostFinance has a series of investment options for your liquid assets. Overnight, call money and fixed-term deposits are all flexible, short and medium-term money market investments that can be used to manage cash efficiently.

Overnight

Would you like to invest money overnight that you do not need until the next day at a higher rate of interest than on the postal account? Overnight is the right money market instrument with the shortest term.

Money market transactions can be made in foreign currencies.

Minimum amount	CHF 5 million or equivalent in a foreign currency
Term	1 day
Interest rate	The current interest rate is available on request
Postal account debited	On trade date
Withholding tax	35%
Commission	None
Apply	Call +41 58 667 07 00
Trading times	Monday to Friday from 8 a.m. to 5 p.m.

Call money

You benefit from an attractive rate of interest and from the option of withdrawing your money within 48 hours. Part-withdrawals and increases are permitted.

Minimum opening amount	CHF 1 million or equivalent in a foreign currency
Term	At least 48 hours
Notice period	2 working days
Interest rate	The current interest rate is available on request. The interest rate can change during the term
Postal account debited	On the value date
Value date	Closing of transaction plus 2 working days
Withholding tax	35%
Apply	Call +41 58 667 07 00
Trading times	Monday to Friday from 8 a.m. to 5 p.m.
E-finance	Overview and detailed list of your call money

Fixed-term deposits

This money market instrument is geared towards investors who want to invest their surplus cash in the short to medium term. Your advantages with fixed-term deposits: you choose the term of your investment and benefit from attractive, one-off fixed interest rates that remain constant throughout the term. You can conveniently conclude your fixed-term deposit online in e-finance or in the PostFinance App.

At PostFinance you will find the right investment to match your term.

	Fixed-term deposits up to CHF 100,000	Fixed-term deposits from CHF 100,000 to CHF 1 million	Fixed-term deposit from CHF 1 million
Minimum amount	CHF 50,000	CHF 100,000 or equivalent in a foreign currency	CHF 1 million or equivalent in a foreign currency
Compatible currencies	CHF	CHF and foreign currencies	CHF and foreign currencies
Term	3 to 12 months	3 to 12 months	Choose between 1 week and 12 months
Apply	In e-finance or via the PostFinance App	In e-finance or via the PostFinance App	In e-finance or via the PostFinance App. From CHF 5 million or equivalent value in a foreign currency over the phone on +41 58 667 07 00
Interest rate	You can find the current interest rate at postfinance.ch/interest		
Postal account debited	On the value date		
Value date	Closing of transaction plus 2 working days		
Withholding tax	35%		
Commission	None		
Trading times	Monday to Friday from 8 a.m. to 5 p.m.		
E-finance	Subscription, overview and detailed list of your fixed-term deposits		

Information

- Please note that early repayment of your fixed-term deposit is not possible.
- PostFinance reserves the right to modify the available terms and currencies based on the current market situation.
- All telephone conversations with your contact are recorded.
- The money market investments presented in this document are deposits managed in account format for which either an interest rate has been fixed for the entire term upon conclusion of the transaction or for which interest rate changes can take place during the term, exclusively on the basis of the situation on the money and capital markets. Accordingly, these money market investments do not fall under the scope of application of the Financial Services Act (FinSA).