

1. General

These Subscriber Conditions govern the use of PostFinance Pay as a payment method for online shopping by customers of PostFinance (all references to persons in these subscriber conditions refer to individuals of all gender identities and to more than one person). In order to use PostFinance Pay, customers of PostFinance (hereinafter referred to as "Shoppers") must hold a PostFinance account, be registered for e-finance and have the PostFinance App installed on their smartphone.

2. Scope of services

- 2.1 Shoppers can select the PostFinance Pay payment method when shopping online with a seller (hereinafter referred to as the "Merchant").
- 2.2 PostFinance debits the PostFinance account of the Shopper and credits the sum to the account of the Merchant, provided that the authorization to process the transaction is supplied by the Merchant in good time. The debit date is specified by the Merchant.
- 2.3 The Merchant can have the purchase amount authorized by the Shopper debited to their account, at maximum, or cancel the transaction.
- 2.4 PostFinance Pay features an express check-out function whereby the Shopper can agree for their delivery and invoice address, and their date of birth if required, e.g. for age-restricted purchases, to be transmitted to the Merchant. This negates the need for the Shopper to register or undergo age verification on the Merchant's website. The Shopper can withdraw their consent to this transfer of address and date of birth data in e-finance.
- 2.5 PostFinance Pay can be set as a payment method for purchases on the Merchant's website. This means that future purchases can be processed via the PostFinance App on the Shopper's smartphone without additional registration and approval at the Merchant concerned.
- 2.6 PostFinance reserves the right to suspend the payment option offered here via the Shopper's PostFinance account at any time.

3. Right of objection

Once a transaction with PostFinance Pay is approved by the Shopper in the PostFinance App on their smartphone, it can no longer be revoked. Transactions with PostFinance Pay that do not require approval by the Shopper (registration of the payment method with the Merchant) can be revoked in writing within 30 days of creating the account documents.

4. Supplementary provisions

The General Terms and Conditions of PostFinance Ltd and the Subscriber Conditions for digital services also apply. These govern in particular liability and the identification and due diligence obligations of the Shopper.

If you are sending us personal data about other people, you therefore confirm that you are authorized to do so and that the data is correct. Please ensure that these third parties have been informed before notification that we will process their data, and forward them our General Privacy Policy, which can be found at postfinance.ch/dps.

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