

# Comparison of cards business customers

## Services

	PostFinance Card in CHF	PostFinance Card in EUR	PostFinance Card Pay in CHF/EUR	PostFinance Visa Business Card
<b>Application</b>	Accepted method of payment worldwide, worldwide cash withdrawals	Accepted method of payment worldwide, worldwide cash withdrawals	Pay in cash to your own account at Swiss Post branches	Accepted method of payment worldwide
<b>Debit</b>	Business account	Business account	–	Payment using an inpayment slip or Swiss Direct Debit
<b>Cashless payments throughout Switzerland (including contactless payments)</b>	✓	✓	–	✓
<b>Cash withdrawals throughout Switzerland</b>	✓	✓	–	✓
<b>Cashless payments worldwide</b>	✓	✓	–	✓
<b>Cash withdrawals worldwide</b>	✓	✓	–	✓
<b>Use at online shops</b>	✓	✓	–	✓
<b>Mobile payment solutions</b>	–	–	–	Apple Pay Samsung Pay Google Pay SwatchPAY! Garmin Pay Fitbit Pay Twint
<b>Cash withdrawals at Swiss Post branches</b>	✓	✓	–	–
<b>Top-ups</b>	–	–	–	In e-finance, by inpayment slip or by standing order
<b>Spending/withdrawal limits</b>	Cash withdrawals at ATMs: CHF 1,000 per day, cash withdrawals at Swiss Post branches: account balance in terms of cash holdings, goods purchases: CHF 3,000 per day (max. CHF 5,000 per month)  Adjust your limits in e-finance or with the help of a consultant	Cash withdrawals at ATMs: EUR 800 per day, cash withdrawals at Swiss Post branches: account balance in terms of cash holdings, goods purchases: EUR 2,000 per day (max. EUR 4,000 per month)  Adjust your limits in e-finance or with the help of a consultant	–	Monthly limit: individual Cash withdrawal limit: 40% of the card limit, max. CHF 1,000 per day
<b>Card replacement in case of loss or theft</b>	Worldwide replacement	Worldwide replacement	–	Worldwide replacement
<b>Special info</b>	–	–	The card is non-nominal and transferable. It can therefore be given to a person who does not have signing authority for your account	Bonus programme: cash-back reward of 0.3% on all purchases made on the credit card (excluding fees, cash withdrawals and interest). Double bonus in the first year. Rental car benefits with AVIS.

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## Prices and terms

	PostFinance Card in CHF	PostFinance Card in EUR	PostFinance Card Pay in CHF/EUR	PostFinance Visa Business Card
<b>Annual fee</b>	CHF 30 per card	CHF 30 per card	CHF 12 per card	CHF 80 per card
<b>Cash withdrawal at Postomat</b>	Free of charge	Free of charge	–	3.5% commission (min. CHF 10)
<b>Lottery, betting and casino transactions</b>	–	–	–	3.5% commission <sup>1</sup>
<b>Cash withdrawal at Swiss Post branches</b>	Free of charge	1% of EUR amount withdrawn	–	–
<b>CHF withdrawal at Swiss ATM</b>	CHF 2	CHF 2	–	3.5% commission (min. CHF 10)
<b>EUR withdrawal at Swiss ATM</b>	CHF 5	CHF 5	–	–
<b>Cash withdrawals at ATMs abroad (it may happen that foreign financial institutions charge additional fees)</b>	CHF 5 (irrespective of national currency), cash rate	CHF 5 (irrespective of national currency), cash rate	–	3.5% commission (min. CHF 10), 1.7% processing surcharge; exchange rate <sup>2</sup>
<b>Transactions abroad</b>	Processing surcharge: 1.5%, exchange rate	Processing surcharge: 1.5%, exchange rate	–	1.7% processing surcharge; exchange rate <sup>2</sup>
<b>Inpayment into your own account</b>	Up to 20 inpayments per month free of charge From the 21st inpayment per month: similar to inpayments at the Swiss Post branch counter	Up to 20 inpayments per month free of charge From the 21st inpayment per month: similar to inpayments at the Swiss Post branch counter	Up to 20 inpayments per month free of charge From the 21st inpayment per month: similar to inpayments at the Swiss Post branch counter	–
<b>Card blocking and card replacement</b>	Card blocking CHF 20 per report (via e-finance free of charge) Card replacement CHF 40 per card (via e-finance CHF 25)	Card blocking CHF 20 per report (via e-finance free of charge) Card replacement CHF 40 per card (via e-finance CHF 25)	Card replacement CHF 40 Card blocking CHF 20 per report	Card blocking free of charge Card replacement CHF 30 per card (via e-finance CHF 25)
<b>PIN replacement</b>	Involves card replacement, CHF 40	Involves card replacement, CHF 40	–	CHF 20 (free if on account of replacement due to theft/loss or when placing orders in e-finance)
<b>Payment period for monthly statement</b>	–	–	–	20 days
<b>Annual interest on part payments or defaults</b>	–	–	–	9.5%
<b>Reminder expenses</b>	As per PostFinance account	As per PostFinance account	As per PostFinance account	CHF 20 (first request is free of charge), CHF 20 for blocking
<b>Top up card</b>	–	–	–	Free of charge
<b>Unload card</b>	–	–	–	By paying at a salespoint or over the phone through the Card Center
<b>Conversion rate</b>	Withdrawals in Switzerland: banknote rate Withdrawals abroad: foreign exchange rate	Withdrawals in Switzerland: banknote rate Withdrawals abroad: foreign exchange rate	Banknote rate	UBS foreign exchange sell rate <sup>2</sup>

<sup>1</sup> Excluding Swisslos and Loterie Romande. For credits, the maximum commission is CHF 100.

<sup>2</sup> PostFinance uses the UBS currency selling rate fixed on the day preceding the booking date.