

Comparison of cards business customers



Services

	PostFinance Card in CHF		PostFinance Card in EUR		PostFinance Card Pay in CHF/EUR	PostFinance Visa Business Card	
Application	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	
Debit	Business account		Business account		–	Payment using an inpayment slip or Swiss Direct Debit	
Cashless payments throughout Switzerland (including contactless payments)	✓		✓		–	✓	
Cash withdrawals throughout Switzerland	✓		✓		–	✓	
Cashless payments worldwide	✓		✓		–	✓	
Cash withdrawals worldwide	✓		✓		–	✓	
Use at online shops	✓		✓		–	✓	
Mobile payment solutions	Apple Pay Google Pay SwatchPAY!	Garmin Pay Fitbit Pay	Apple Pay Google Pay SwatchPAY!	Garmin Pay Fitbit Pay	–	Apple Pay Samsung Pay Google Pay SwatchPAY!	Garmin Pay Fitbit Pay Twint
Cash withdrawals at Swiss Post branches	✓		✓		–	–	
Top-ups	–		–		–	In e-finance, by inpayment slip or by standing order	
Spending/withdrawal limits	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	
Card replacement in case of loss or theft	Worldwide replacement		Worldwide replacement		–	Worldwide replacement	
Special info	–		–		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. Insurance benefits <ul style="list-style-type: none"> • Travel interruption • Additional costs for continuation of trip • SOS protection • Flight delay (missed connection) • Baggage: Theft, loss, delayed delivery • Travel accident insurance 	

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Cash withdrawal at Swiss Post branches	Free of charge	1% of EUR amount withdrawn	–	–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

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

² PostFinance uses the UBS currency selling rate fixed on the day preceding the booking date.