# Comparison of cards private customers

## Services

| | PostFinance Card in CHF | PostFinance Card in EUR | PostFinance Visa Classic Card<br>PostFinance Mastercard Standard | PostFinance Visa Gold Card<br>PostFinance Mastercard Gold | PostFinance Visa Platinum Card | PostFinance Mastercard Value |
|---|---|---|---|---|---|---|
| **Application** | Accepted method of payment worldwide | Accepted method of payment worldwide | Accepted method of payment worldwide | Accepted method of payment worldwide | Accepted method of payment worldwide | Accepted method of payment worldwide |
| **Debit** | Private account | Private account | Swiss Direct Debit, inpayment slip, e-finance, instalment facility | Swiss Direct Debit, inpayment slip, e-finance, instalment facility | Swiss Direct Debit, inpayment slip, e-finance, instalment facility | Prepaid balance (top up card in advance) |
| **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<br>Google Pay<br>SwatchPAY!<br>Garmin Pay<br>Fitbit Pay | Apple Pay<br>Google Pay<br>SwatchPAY!<br>Garmin Pay<br>Fitbit Pay | Apple Pay<br>Samsung Pay<br>Google Pay<br>SwatchPAY!<br>Garmin Pay<br>Fitbit Pay<br>Twint | Apple Pay<br>Samsung Pay<br>Google Pay<br>SwatchPAY!<br>Garmin Pay<br>Fitbit Pay<br>Twint | Apple Pay<br>Samsung Pay<br>Google Pay<br>SwatchPAY!<br>Garmin Pay<br>Fitbit Pay<br>Twint | Apple Pay<br>Samsung Pay<br>Google Pay<br>SwatchPAY!<br>Garmin Pay<br>Fitbit Pay<br>Twint |
| **Cash withdrawals at Swiss Post branches** | ✓ | ✓ | – | – | – | – |
| **Top-ups** | – | – | Via e-finance, inpayment slip or standing order | Via e-finance, inpayment slip or standing order | Via e-finance, inpayment slip or standing order | Via e-finance, inpayment slip or standing order |

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|---|---|---|---|---|---|---|
| **Spending/withdrawal limits** | Cash withdrawals at ATMs: CHF 1,000 per day; cash withdrawals at Swiss Post branches: available account balance; goods purchases: CHF 3,000 per day<br><br>Adjust your limits in e-finance or through the Contact Center | Cash withdrawals at ATMs: EUR 800 per day; cash withdrawals at Swiss Post branches: available account balance, goods purchases: EUR 2,000 per day<br><br>Adjust your limits in e-finance or through the Contact Center | Monthly limit: individual; cash withdrawal limit: 40% of the card limit, CHF 1,000 per day (incl. withdrawals at ATMs) | Monthly limit: individual; cash withdrawal limit: 40% of the card limit, CHF 1,000 per day (incl. withdrawals at ATMs) | Monthly limit: individual; cash withdrawal limit: 100% of the card limit, CHF 1,000 per day (incl. withdrawals at ATMs) | Maximum card balance CHF 10,000 |
| **Card replacement in case of loss or theft** | Worldwide replacement | Worldwide replacement | Worldwide replacement | Worldwide replacement | Worldwide replacement | Worldwide replacement |
| **Special info** | – | – | **Bonus programme:** cashback reward of 0.3% on all purchases made on the credit card (excluding fees, cash withdrawals and interest). Double bonus in the first year.<br><br>Rental car benefits: AVIS<br><br>**Insurance benefits**<br>• Shopping insurance | **Bonus programme:** cashback reward of 0.5% on all purchases made on the credit card (excluding fees, cash withdrawals and interest). Double bonus in the first year.<br><br>Rental car benefits: AVIS<br><br>**Insurance benefits Gold**<br>• Shopping insurance<br>• Travel insurance<br>• Car rental insurance | **Bonus programme:** cashback reward of 0.5% on all purchases made on the credit card (excluding fees, cash withdrawals and interest). Double bonus in the first year.<br><br>Rental car benefits: AVIS<br><br>**Insurance benefits Platinum**<br>• Shopping insurance<br>• Travel insurance<br>• Car rental insurance<br><br>**Exclusive additional services**<br>• Concierge Service<br>• Priority Pass and two lounge entries per calendar year | **Bonus programme:** cashback reward of 0.3% on all purchases made on the credit card (excluding fees, cash withdrawals and interest). Double bonus in the first year.<br><br>**Insurance benefits**<br>• Shopping insurance |

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## Prices and terms

| | PostFinance Card in CHF | PostFinance Card in EUR | PostFinance Visa Classic Card<br>PostFinance Mastercard Standard | PostFinance Visa Gold Card<br>PostFinance Mastercard Gold | PostFinance Visa Platinum Card | PostFinance Mastercard Value |
|---|---|---|---|---|---|---|
| **Annual fee for main card** | Free of charge | Free of charge | CHF 50<br>(free of charge)[1] | CHF 100<br>(CHF 50)[1] | CHF 250<br>(CHF 200)[1] | CHF 50<br>(free of charge)[1] |
| **Annual fee for additional card** | Free | Free | CHF 20 | CHF 40 | First card free,<br>each further card CHF 90 | – |
| **Cash withdrawal at Postomat** | Free of charge | Free of charge | 3.5% commission<br>(min. CHF 10) | 3.5% commission<br>(min. CHF 10) | Free of charge | 3.5% commission<br>(min. CHF 10) |
| **Cash withdrawal at post office** | Free of charge | 1% commission | – | – | – | – |
| **Payments into gambling accounts** | – | – | 3.5% commission[2] | 3.5% commission[2] | 3.5% commission[2] | 3.5% commission[2] |
| **CHF withdrawal at Swiss ATM** | CHF 2<br>(free with banking package SmartPlus, SmartStudents, SmartYoung) | CHF 2<br>(free with banking package SmartPlus, SmartStudents, SmartYoung) | 3.5% commission<br>(min. CHF 10) | 3.5% commission<br>(min. CHF 10) | Free of charge | 3.5% commission<br>(min. CHF 10) |
| **EUR withdrawal at Swiss ATM** | CHF 5<br>(free with banking package SmartPlus, SmartStudents, SmartYoung) | CHF 5<br>(free with banking package SmartPlus, SmartStudents, SmartYoung) | – | – | – | – |
| **Cash withdrawals at ATMs abroad (it may happen that foreign financial institutions charge additional fees)** | CHF 5<br>(irrespective of national currency / free with banking package SmartPlus, SmartStudents, SmartYoung, excludes external fee) | CHF 5<br>(irrespective of national currency / free with banking package SmartPlus, SmartStudents, SmartYoung, excludes external fee) | 3.5% commission[3]<br>(min. CHF 10) | 3.5% commission[3]<br>(min. CHF 10) | Free of charge[3] | 3.5% commission[3]<br>(min. CHF 10) |
| **Transactions abroad** | Processing surcharge: 1.5% | Processing surcharge: 1.5% | 1.7% handling fee | 1.7% handling fee | 1.7% handling fee | 1.7% handling fee |
| **Card blocking and card replacement** | Card blocking CHF 20 per report<br>(free of charge through e-finance)<br>Card replacement CHF 40 per card (CHF 25 through e-finance) | Card blocking CHF 20 per report<br>(free of charge through e-finance)<br>Card replacement CHF 40 per card (CHF 25 through e-finance) | Card blocking free of charge<br>Card replacement CHF 30 per card (CHF 25 through e-finance) | Card blocking free of charge<br>Card replacement CHF 30 per card (CHF 25 through e-finance) | Card blocking free of charge<br>Card replacement CHF 30 per card (CHF 25 through e-finance) | Card blocking free of charge<br>Card replacement CHF 30 per card (CHF 25 through e-finance) |

[1] Discount of CHF 50 on the first main card in the banking package SmartPlus, SmartYoung, SmartStudents.
[2] Excluding Swisslos and Loterie Romande.
[3] A processing surcharge of 1.7% will be charged for withdrawals abroad. Third-party fees are possible and will not be refunded by PostFinance Ltd.

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|---|---|---|---|---|---|---|
| **PIN replacement** | CHF 20 (free of charge through e-finance) | CHF 20 (free of charge through e-finance) | CHF 20 (free for simultaneous replacement due to theft/loss or when ordering in e-finance) | CHF 20 (free for simultaneous replacement due to theft/loss or when ordering in e-finance) | CHF 20 (free for simultaneous replacement due to theft/loss or when ordering in e-finance) | CHF 20 (free for simultaneous replacement due to theft/loss or when ordering in e-finance) |
| **Payment period for monthly statement** | – | – | 20 days | 20 days | 20 days | – |
| **Annual interest on part payments or defaults** | – | – | 9.5% | 9.5% | 9.5% | – |
| **Topping up card** | – | – | Free of charge | Free of charge | Free of charge | Free of charge |
| **Reminder expenses** | As per PostFinance account | As per PostFinance account | CHF 20 (first request is free of charge), CHF 20 for blocking | CHF 20 (first request is free of charge), CHF 20 for blocking | CHF 20 (first request is free of charge), CHF 20 for blocking | CHF 20 (first request is free of charge), CHF 20 for blocking |
| **Unloading card** | – | – | By payment at sales point or by phone via Card Center | By payment at sales point or by phone via Card Center | By payment at sales point or by phone via Card Center | By payment at sales point or by phone via Card Center |

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