

# Comparison of cards private customers



## Services

	PostFinance Card in CHF	PostFinance Card in EUR	PostFinance Visa Classic Card PostFinance Mastercard Standard	PostFinance Visa Gold Card PostFinance Mastercard Gold	PostFinance Visa Platinum Card	PostFinance Mastercard Value
<b>Application</b>	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
<b>Debit</b>	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)
<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 Google Pay	Apple Pay Google Pay	Apple Pay Samsung Pay Google Pay SwatchPAY! Garmin Pay Fitbit Pay Twint	Apple Pay Samsung Pay Google Pay SwatchPAY! Garmin Pay Fitbit Pay Twint	Apple Pay Samsung Pay Google Pay SwatchPAY! Garmin Pay Fitbit Pay Twint	Apple Pay Samsung Pay Google Pay SwatchPAY! Garmin Pay Fitbit Pay Twint
<b>Cash withdrawals at Swiss Post branches</b>	✓	✓	–	–	–	–
<b>Top-ups</b>	–	–	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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<b>Spending/withdrawal limits</b>	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  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  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
<b>Card replacement in case of loss or theft</b>	Worldwide replacement	Worldwide replacement	Worldwide replacement	Worldwide replacement	Worldwide replacement	Worldwide replacement
<b>Special info</b>	–	–	<b>Bonus programme:</b> 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.  Rental car benefits: AVIS  <b>Insurance benefits</b> • Shopping insurance	<b>Bonus programme:</b> 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.  Rental car benefits: AVIS  <b>Insurance benefits Gold</b> • Shopping insurance • Travel insurance • Car rental insurance	<b>Bonus programme:</b> 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.  Rental car benefits: AVIS  <b>Insurance benefits Platinum</b> • Shopping insurance • Travel insurance • Car rental insurance  <b>Exclusive additional services</b> • Concierge Service • Priority Pass and two lounge entries per calendar year	<b>Bonus programme:</b> 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.  <b>Insurance benefits</b> • Shopping insurance

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## Prices and terms

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

<sup>1</sup> Discount of CHF 50 on the first main card in the banking package SmartPlus, SmartYoung, SmartStudents.

<sup>2</sup> Excluding Swisslos and Loterie Romande.

<sup>3</sup> 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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<b>PIN replacement</b>	Involves card replacement CHF 40	Involves card replacement CHF 40	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)
<b>Payment period for monthly statement</b>	–	–	20 days	20 days	20 days	–
<b>Annual interest on part payments or defaults</b>	–	–	9.5%	9.5%	9.5%	–
<b>Topping up card</b>	–	–	Free of charge	Free of charge	Free of charge	Free of charge
<b>Reminder expenses</b>	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
<b>Unloading card</b>	–	–	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

As at November 2024