PostFinance

Factsheet: Remuneration from third parties in e-trading

1. Sales remuneration

PostFinance provides a variety of sales-related services as part of e-trading, such as:

- Provision of a trading platform for e-trading customers with information to help customers with their investment decisions
- Operation of an e-trading contact center
- Sending of SMS and e-mails for notification purposes
- Creation of promotional material
- Training of sales employees

Through e-trading, PostFinance enables its customers to trade in a variety of investment funds and structured products. It is possible that PostFinance may receive recurring remuneration (e.g. sales commissions, portfolio management fees or transaction commissions, discounts or other benefits) for these sales activities and the associated services.

Sales remunerations are regulated (by PostFinance or third parties mandated by PostFinance) in special agreements with the product providers. This procedure is followed independent of the business relationship with the e-trading customer. The sales remunerations are part of the compensation for the sales-related services undertaken by PostFinance. As set out in the e-trading Subscriber Conditions, they belong to PostFinance. As an e-trading customer you waive your right to their delivery.

2. Further remuneration from third parties

Financial product providers can announce the products made available to e-trading customers by means of sponsoring or marketing campaigns. E-trading customers can benefit from this with services such as so-called “free trade” or “flat trade” offers. In relation to this, PostFinance can receive remuneration from the providers of the sponsoring or marketing campaigns. This remuneration generally serves simply as compensation for the amount that PostFinance would have received in the form of fees for the transactions without the promotion.

3. Detailed information regarding the sales remuneration received by PostFinance

3.1 Investment funds

Sales remuneration represents the proportion of the management fee paid to the seller in return for its services. For investment funds, the sales remuneration is usually calculated on the basis of management fee which the fund management team receives for managing the fund, as well as remuneration for sales. The management fee depends on the provider, type of investment fund, individual investments funds and the classification of the fund units. It can be found in the fund agreement or in other documents pertaining to the relevant funds (e.g. in the brochure or the “Key Investor Information” document).

3.2 Sales remuneration margins

The table below gives an indication of the sales remuneration margins applicable to PostFinance.

Product category	Remuneration as a % of the average investment volume on an annual basis
Money market funds	0,00–0,75%
Bond funds	0,00–1,25%
Asset allocation funds	0,00–1,25%
Equity funds	0,00–1,25%
Private equity	0,00–0,80%
Real estate	0,00–0,51%
Other funds (raw materials, alternatives)	0,00–1,16%
Special information	0,00–1,60%

3.3 Exchange-traded funds (ETF)

In general, PostFinance receives no sales remuneration for ETFs. However, in cases where it does receive sales remuneration, these total around 10% of the management fee levied by the fund management team.

4. Conflicts of interest

If a conflict of interest should arise as a result of the aforementioned remuneration, PostFinance will put appropriate measures in place to ensure that the interests of the e-trading customer are protected.

PostFinance reserves the right to amend this document at any time. The latest version is published at postfinance.ch/e-trading.

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