

Product description

Fund consulting basic

With fund consulting basic, you invest independently and receive an investment proposal on demand. You can arrange a consultation at any time.

At a glance

Advice on request.



Advice and services



Individual investment strategy



Portfolio monitoring



Access to market view



Your investment needs

You make your own investment decisions – but can benefit from individual advice on demand.

The advantages for you

- Once you have subscribed to the product, you will receive a detailed investment proposal that is tailored to your personal investment strategy. As a rule, the strategy is implemented using a PostFinance Fonds. Upon request, you can benefit from an individual consultation with a customer advisor.
- For each transaction, we automatically check whether your new portfolio still corresponds to your chosen strategy.
- Fund consulting basic offers you a needs-based and straightforward range of investment opportunities. This consists exclusively of PostFinance Fonds and selected third-party funds.
- You receive your e-tax statement “electronically” in e-finance or by post, free of charge. This allows you to import the relevant data with ease into your cantonal tax authority’s tax declaration software or to transfer it manually.

An overview of the most important services

Advice and services

Access to portfolio-related advice ✓

Investment proposal upon subscription and on demand ✓

Funds saving plan ✓

Processing of transactions¹ and custody account management ✓

Review of your investments in line with your investment strategy for every transaction ✓

Online performance overview ✓

Custody account statement Semi-annually

E-tax statement (Switzerland) ✓

Individual investment strategy

Joint definition of your investment strategy ✓

Our market view

Access to market analyses ✓

Purchase and usage channels

Online and in branch² ✓

Investment solution also available without online access ✓

¹ To ensure that your investments are reviewed in line with your investment strategy for every transaction, we cannot accept any new orders while orders remain pending in your custody account. This applies only if you would also like to use your investment solution online.

² An e-finance login is required for the online channel.

Prices and conditions

Fees ³	Information on the fees can be found in the price list for investment solutions at postfinance.ch/investment-information .
Sales remuneration	Yes, already included in the fund costs for the individual instruments. (See Factsheet: <i>costs and sales remuneration in the "Fund self-service" and "Fund consulting basic" investment solutions</i> at postfinance.ch/investment-information).
Minimum amount per fund (initial investment)	CHF 2,000
Minimum amount per fund (follow-up investment or redemption)	CHF 100
Minimum amount for recurring investment via funds saving plan	CHF 20
Securities deliveries to third-party banks	Third-party funds on request and for a fee

³ Debited from the reference account.

Note on recommendation of bank's own financial instruments

In fund consulting basic, only PostFinance strategy funds are recommended as standard. This means that third-party funds from the investment universe are not part of PostFinance's recommendation. Conflicts of interest can arise through the use of the bank's own strategy funds with economic links. The conflict of interest is due to the fact that PostFinance is remunerated for the provision of its marketing and sales services for the bank's own strategy funds. The amount of remuneration is disclosed to customers in the information sheet on "Costs and sales remuneration in the Fund self-service and Fund consulting basic investment solutions", as well as in the respective factsheets. Customers waive their right to reimbursement by means of a contractual agreement. This provides PostFinance with an incentive to recommend its own financial instruments. The reason for recommending the bank's own strategy funds is that customers are always invested in line with their defined investment strategy. Customers also have the option of exchanging or supplementing the bank's recommended strategy funds with third-party funds from the fund consulting basic investment universe at any time. PostFinance has implemented appropriate organizational measures to prevent the adverse effects of such a conflict of interest on customers. By outsourcing relevant activities in the value chain to an external company, the income from the bank's own investment products is reduced significantly, which reduces the conflict of interest. As a consequence, the distribution of third-party financial instruments may even be more advantageous for PostFinance. Furthermore, sales staff do not receive remuneration for the marketing and sales of the bank's own strategy funds.

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You can find our range of funds at postfinance.ch/fundrange.
More information about this product can be found at postfinance.ch/fundconsulting.

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