

Subscriber Conditions

Multibanking for private customers

1. General information

These Subscriber Conditions govern access to and use of the multibanking product or services at PostFinance Ltd (hereinafter "PostFinance") accessed by customers via digital channels, i.e. browsers and/or apps. Details on the multibanking functionalities are described in the relevant product descriptions on the website www.postfinance.ch (see section 1 of the "General Terms and Conditions of PostFinance Ltd" (GTC); postfinance.ch/legal-information).

2. Scope of services

Multibanking enables customers to view their bank accounts and financial data from different banks in one central location. PostFinance acts as an account information service user by retrieving account information from participating third-party banks and making it available to its customers in bundled form.

3. Data protection and data security

Data is sent between PostFinance and the third-party banks via secure, state-of-the-art encrypted connections.

Customers acknowledge that PostFinance may process the data from the added third-party bank accounts in the same way as data from accounts managed at PostFinance. This applies in particular to the use of data for marketing, market research and customer retention purposes. **This data can also be used to create and use profiles from which information such as customer behaviour, preferences and requirements can be derived.**

The insights gained from this are used to provide customers with tailored advice, offers and information on products and services from PostFinance and companies affiliated with PostFinance.

Customers may at any time object to the creation and use of profiles by PostFinance for marketing purposes.

Details on the principles and methods of data processing are set out in the PostFinance Ltd General Privacy Policy (postfinance.ch/dps) and the GTC.

4. Preconditions for participants

In order to use multibanking services, customers must (cumulatively):

- have a PostFinance account;
- be of legal age;
- have a third-party bank account that is authorized for multibanking services; and
- have access to online banking (e-finance or the PostFinance App).

5. Access to the services

Access to the services is provided exclusively in digital form via e-finance or the PostFinance App.

6. Availability

PostFinance accesses the data of linked accounts of third-party banks in line with their availability. PostFinance has no influence over the availability of data from linked accounts at third-party banks and does not guarantee its availability.

7. Liability

PostFinance does not guarantee that the data provided to PostFinance by third-party banks is accurate, complete or up to date. Furthermore, PostFinance is not liable for damage incurred by customers due to non-availability of the services.

PostFinance is also not liable for damage caused by unauthorized access to the transmitted account information or by customers' use of non-secure end devices. Furthermore, liability is governed by the "General Terms and Conditions of PostFinance Ltd" (GTC; postfinance.ch/legal-information).

8. Prices and conditions

Information on prices and conditions is available at www.postfinance.ch.

9. Term of contract, termination and blocking

The contract for the use of multibanking services is concluded for an indefinite period.

Customers can stop using the multibanking services at any time and without notice. Cancellation will result in immediate termination of access to the third-party bank's account data. From this point, PostFinance will not request any further data from the third-party bank.

PostFinance reserves the right to block or terminate access to multibanking services if PostFinance believes there are indications of improper use. This decision is at PostFinance's sole discretion.

© PostFinance Ltd, August 2025 version