

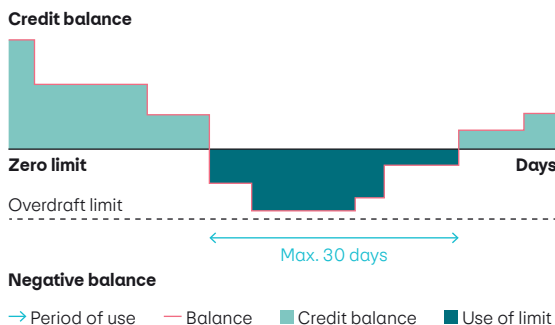
Account overdraft limit for business customers – for flexible account management

Bridge liquidity shortfalls with a short-term account overdraft limit.
For optimum cash management that gives you greater leeway in terms of liquidity.

The account overdraft limit is aimed at business customers with short-term liquidity requirements in payment transactions.

Here's how it works

You apply for an account overdraft limit. The limit is calculated individually based on the revenue from your business accounts with PostFinance. Once the check has been successfully completed, the agreement will be concluded and the overdraft limit on your business account will be suspended. Up to the defined limit, you may overdraw the business account for a maximum of 30 days in a row. The business account must have a positive balance after 30 days or once a month at the latest.



In particular, you must meet the following requirements:

- Small and medium-sized enterprise domiciled in Switzerland
- Your business account has existed for at least 12 months
- Sufficient credit standing
- Sales are processed via your business account with PostFinance
- No active COVID-19 loan

The overdraft account limit at a glance

| | |
|--------------------------|--|
| Limit | CHF 1,100 to CHF 20,000 |
| Interest rate | 9.5% |
| Interest due date | Annually |
| Fees | Free of charge |
| Currency | CHF or foreign currencies |
| Maximum overdraft period | 30 days in a row |
| Term of the agreement | The agreement is concluded for an indefinite period and can be terminated in writing by either party at any time without giving reasons. |

As of June 2025

How to apply for an overdraft limit

1. You submit a digital application at postfinance.ch/accountoverdraftlimit or using a QR code.



2. You will receive the documentation to sign.
3. PostFinance will obtain the information required for the creditworthiness check (including an extract from the debt collection register) and check your application.
4. If all the test criteria are met, the overdraft limit is granted. You will be informed in writing of the suspension of the overdraft limit.

PostFinance Ltd
Mingerstrasse 20
3030 Bern
Switzerland

Telephone +41 58 448 14 24
www.postfinance.ch

Do you have any questions?

We would be happy to help you. You can call us on +41 58 448 14 24.