

# Services and prices for private customers

from 1 August 2022

**PostFinance** 

# Our solutions for private customers

## Your needs – our solutions

Money and financial matters are things that people have to think about throughout their entire lives, from opening their first savings account to paying for education or buying their own home, not to mention retirement planning. PostFinance provides its customers with a wide range of financial services for all stages of life and requirements. Our digital banking solutions allow you to manage your finances independently from anywhere and at any time.

## Prices and conditions

This brochure sets out the prices and conditions of our products and services for private customers. They can be found in the table with the relevant page numbers. Full details on all our financial services can be found on our website at [postfinance.ch](https://www.postfinance.ch).

## Your personal consultation

Take advantage of our advisors' expertise. We would be pleased to look at your needs and wishes in a personal consultation. Make an appointment today.

[postfinance.ch/advice](https://www.postfinance.ch/advice)

	Banking packages	Cards	Payments	Digital banking	Investing and trading	Retirement savings and life insurance	Mortgages
<b>Advantage</b>	Whether you're looking for payment, saving or investment services, our banking packages form the basis for your daily financial needs.	Debit, credit and prepaid cards from PostFinance for all stages of life.	Whether one-off or recurring, at home or abroad: carry out your payment transactions easily.	Carry out your banking transactions whenever and wherever you want – simple as that.	For small and large wishes: make your money work for you.	Security for your future: we offer the right solution for every retirement need.	Make your housing dream come true with our financing solutions for your own home.
	<a href="https://www.postfinance.ch/bankingpackages">postfinance.ch/bankingpackages</a>	<a href="https://www.postfinance.ch/cards">postfinance.ch/cards</a>	<a href="https://www.postfinance.ch/payments">postfinance.ch/payments</a>	<a href="https://www.postfinance.ch/digital-banking">postfinance.ch/digital-banking</a>	<a href="https://www.postfinance.ch/investing">postfinance.ch/investing</a>	<a href="https://www.postfinance.ch/retirement">postfinance.ch/retirement</a>	<a href="https://www.postfinance.ch/mortgages">postfinance.ch/mortgages</a>
<b>Products</b>	<ul style="list-style-type: none"> <li>– Smart (page 7)</li> <li>– SmartPlus (page 7)</li> <li>– SmartKids (page 6)</li> <li>– SmartYoung (page 6)</li> <li>– SmartStudents (page 6)</li> </ul>	<ul style="list-style-type: none"> <li>– PostFinance Card in CHF/EUR (pages 14, 15)</li> <li>– Credit cards (pages 16, 17)</li> <li>– Prepaid cards (pages 14, 15)</li> </ul>	<ul style="list-style-type: none"> <li>– eBill</li> <li>– Debits (page 11)</li> <li>– Standing order (pages 11, 19, 21)</li> <li>– Inpayment slip/QR bill (pages 10, 11)</li> <li>– Payment order (pages 11, 19, 21)</li> <li>– Giro international (pages 5, 11, 18)</li> <li>– Cash international (page 16)</li> <li>– Foreign exchange transaction</li> </ul>	<ul style="list-style-type: none"> <li>– E-finance</li> <li>– PostFinance Mobile</li> <li>– PostFinance TWINT</li> </ul>	<ul style="list-style-type: none"> <li>– Investment Solutions (page 22, 23, 24)</li> <li>– Retirement funds (page 24)</li> <li>– Structured products (page 24)</li> <li>– Fixed-term deposit</li> <li>– Medium-term notes</li> <li>– E-trading (page 24)</li> </ul>	<ul style="list-style-type: none"> <li>– Retirement savings account 3a (page 24)</li> <li>– Life insurance (page 24)</li> <li>– Vested benefits account (page 24)</li> <li>– Retirement funds (page 24)</li> </ul>	<ul style="list-style-type: none"> <li>– Fixed-rate mortgage (page 25)</li> <li>– Saron mortgage (page 25)</li> <li>– Construction loan (page 25)</li> </ul>

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As at: 1 August 2022

Please note: for EUR/foreign currency accounts, the prices in CHF are converted monthly into the account currency at a special average rate and debited for the account.

#### Interest rates

You can obtain an overview of interest rates at any PostFinance branch, your Swiss Post branch or at [postfinance.ch](https://www.postfinance.ch).

## Various account services

Services	Conditions
Information on account balances and transactions	CHF 5 per call
Account blocking by PostFinance	CHF 20 (if account is blocked due to negative balance, otherwise free of charge)
Reminder for account overdraft	CHF 20 (first demand is free)
Account balance with gross accrued interest for archived data (older than 15 months)	Price for enquiries
Immediate information at Swiss Post branches	CHF 15 <sup>1</sup>
Enquiries into domestic payment transactions	CHF 30 <sup>2</sup>
Enquiries into international payment transactions	CHF 60 <sup>2</sup>
Repeat orders of account documents	min. CHF 30 <sup>3</sup>
Repeat orders (copies) of account statements for accounts and credit cards on paper	CHF 5 per document
Repeat orders (copies) of interest statements for accounts on paper	CHF 5 per document <sup>4</sup>
Price for address enquiry	CHF 120 per hour
Account blocking due to lack of contact/dormancy	CHF 120 per hour
Fee for the special treatment and monitoring of assets designated as contactless/dormant	CHF 120 per year
Price for estate administration	CHF 50 per year
Price for estate processing	min. CHF 30 <sup>5</sup>
Price for estate clarifications	min. CHF 30 <sup>6</sup>
Cash international withdrawal	CHF 60
Revocation of Giro international	CHF 60

<sup>1</sup> For enquiries into domestic inpayments.

<sup>2</sup> The price does not apply to corrections made over the telephone.

The price is charged retroactively, and only if PostFinance has verifiably carried out the order correctly. Potential investigation charges from third-party banks will be passed on.

<sup>3</sup> In instances of increased expenses (from 15 minutes).

<sup>4</sup> Price incl. VAT.

<sup>5</sup> For payment of invoices by payment order (max. CHF 60).

<sup>6</sup> For checking of documents from abroad (max. CHF 60).

# Banking packages

	SmartKids, SmartYoung and SmartStudents banking packages	Smart banking package	SmartPlus banking package
Description	<p>Everyday account and savings account for young customers up to the age of 20 and young adults in education<sup>1</sup> up to the age of 30</p> <ul style="list-style-type: none"> <li>– Private account for daily payment transactions in Switzerland and abroad, and savings account on request</li> <li>– Available in CHF and EUR</li> <li>– Manage account digitally or on paper (with paper option)</li> <li>– PostFinance Card free of charge</li> <li>– Can be managed as an individual account or a joint account</li> </ul>	<p>Simple banking package for adult customers aged 20 and over</p> <ul style="list-style-type: none"> <li>– Private and pension account, and savings account on request</li> <li>– For daily payment transactions in Switzerland and abroad</li> <li>– Available in CHF, EUR or foreign currency</li> <li>– Manage account digitally or on paper (with paper option)</li> <li>– PostFinance Card<sup>2</sup> free of charge</li> <li>– Can be managed as an individual account or a joint account</li> </ul>	<p>Extended banking package for adult customers aged 20 and over</p> <ul style="list-style-type: none"> <li>– Private and pension account, and savings account on request</li> <li>– For daily payment transactions in Switzerland and abroad</li> <li>– Available in CHF, EUR or foreign currency</li> <li>– Manage account digitally or on paper (with paper option)</li> <li>– PostFinance Card<sup>2</sup> free of charge</li> <li>– Can be managed as an individual account or a joint account</li> </ul>
Services included	<ul style="list-style-type: none"> <li>– E-finance, PostFinance App and PostFinance Card (under the responsibility of the parents up to 12 years of age)</li> <li>– Mastercard Value (from 12 years of age) or Classic/Standard credit card (from 18 years of age)</li> <li>– Free cash withdrawals at all ATMs (in Switzerland and abroad<sup>3,5</sup>) and in numerous shops</li> <li>– Cashless payments with PostFinance TWINT<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>– E-finance and PostFinance App with security guarantee</li> <li>– Free cash withdrawals at Postomats and numerous shops with the PostFinance Card</li> <li>– Cashless payments with PostFinance TWINT</li> </ul>	<ul style="list-style-type: none"> <li>– E-finance and PostFinance App with security guarantee</li> <li>– Free cash withdrawals at all ATMs (in Switzerland and abroad<sup>3,4</sup>) and in numerous shops with the PostFinance Card</li> <li>– Cashless payments with PostFinance TWINT</li> <li>– Classic/Standard credit card or Mastercard Value (prepaid card) or CHF 50 discount per customer relationship on the Gold and Platinum credit cards<sup>4</sup></li> </ul>
Banking package fees <sup>4,6</sup>	Free of charge	<p>CHF 5 a month per customer relationship (individual and partner account);</p> <p>Or free of charge with fixed assets<sup>7</sup> of CHF 25,000 per customer relationship or with life insurance (for the corresponding customer relationship, held in same name) or a mortgage (for all of the mortgage holder's customer relationships)</p>	<p>CHF 12 a month per customer relationship (individual and partner account);</p> <p>Or CHF 7 per month with fixed assets<sup>7</sup> of CHF 25,000 per customer relationship or with life insurance (for the corresponding customer relationship, held in same name) or a mortgage (for all of the mortgage holder's customer relationships)</p> <p>Young adults between 21 and 30 years of age who are starting out in their professional life and are no longer entitled to SmartYoung or SmartStudents, receive the SmartPlus banking package for a maximum of three years for half the price at CHF 6 per month.</p>

Note: footnotes on pages 8 and 9

	SmartKids, SmartYoung and SmartStudents banking packages
Paper option (fees for paper-related services <sup>4</sup> )	CHF 5 a month per customer relationship (individual and partner account); – Unlimited number of payment and standing orders on paper (including changes) <sup>8</sup> – Regular (monthly or quarterly) account statements on paper <sup>9</sup> – Annual interest statement on paper
Individual fees relating to banking packages <sup>10</sup>	CHF 3 per payment order on paper (excl. postage); CHF 5 per standing order (new and amended orders) on paper
Account withdrawals	Free withdrawal <sup>11</sup> of the account balance on the private account with the PostFinance Card (outpayments in cash based on cash holdings)

Smart banking package	SmartPlus banking package
CHF 5 a month per customer relationship (individual and partner account); – Unlimited number of payment and standing orders on paper (incl. changes) <sup>8</sup> – Regular (monthly or quarterly) account statements on paper <sup>9</sup> – Annual interest statement on paper	CHF 5 a month per customer relationship (individual and partner account); – Unlimited number of payment and standing orders on paper (incl. changes) <sup>8</sup> – Regular (monthly or quarterly) account statements on paper <sup>9</sup> – Annual interest statement on paper
CHF 3 per payment order on paper (excl. postage); CHF 5 per standing order (new and amended orders) on paper	CHF 3 per payment order on paper (excl. postage); CHF 5 per standing order (new and amended orders) on paper
Free withdrawal <sup>11</sup> of the account balance on the private account with the PostFinance Card (outpayments in cash based on cash holdings)	Free withdrawal <sup>11</sup> of the account balance on the private account with the PostFinance Card (outpayments in cash based on cash holdings)

<sup>1</sup> Being in training or education for a period of at least one year (full-time or while working) is required. This includes vocational training, middle school, technical education, higher technical education, universities of applied sciences and universities. Age: 18 to 30 years.

<sup>2</sup> PostFinance Card only available for accounts held in CHF and EUR.

<sup>3</sup> Excluding third-party fees.

<sup>4</sup> Only one change from the Smart to SmartPlus banking package (or vice versa) and only one selection or deselection of the paper option is permitted per calendar month or within 30 days.

<sup>5</sup> Does not apply to the SmartKids banking package.

<sup>6</sup> For private and savings accounts in CHF with assets of at least CHF 100,000, PostFinance generally charges a customer asset fee of 0.25% on the credit balance above this amount. Also for e-trading accounts in CHF from November 2022.

At [postfinance.ch/customer-asset-fee](https://postfinance.ch/customer-asset-fee), customers can find out more about the pricing model and the different threshold values. Customers can calculate their personal customer asset fees with ease using the fee calculator. Customers can increase their threshold value by investing some of their assets in funds or other securities or by taking out a mortgage from PostFinance.

Customer asset fees are calculated per customer relationship for all private and savings accounts and debited monthly.

<sup>7</sup> Invested assets are calculated monthly. The relevant figure is the month-end balance of the amount of the invested assets including the investment account (e-asset management and investment consulting plus) or custody account assets (fund consulting basic and fund self-service), retirement funds (pillar 3a and vested benefits) and e-trading (custody account assets without cash). Assets are calculated monthly. If the invested assets total at least CHF 25,000, the fee for the banking package will be reduced (SmartPlus banking package) or completely eliminated (Smart banking package). The banking package fees calculated for the relevant month will be debited on the last day of the following month.

<sup>8</sup> Electronic payments and standing orders are free of charge.

<sup>9</sup> Electronic account statements (PDF in e-finance) are free of charge.

<sup>10</sup> Individual fees for customer relationships without paper option (included free of charge with the paper option).

<sup>11</sup> Private accounts in EUR: 1% commission on EUR cash withdrawals at Swiss Post branches.

# Domestic payments

## Inpayments at Swiss Post branches

### Inpayments at Swiss Post branches

The fees incurred can be charged to the recipient via the account-managing financial institution as per the payer's instructions. The decision as to whether these costs are reclaimed from the payer is at the discretion of the recipient. Inpayments at a Swiss Post branch in Switzerland can only be made in CHF or in EUR at specially designated Swiss Post branches. Inpayments in EUR are made with the EUR inpayment slips or QR bill in EUR; the same prices apply as for the red or orange inpayment slip and QR bill in CHF. Inpayments of amounts in CHF to an account in a foreign currency are converted at the current Cash international selling rate. The charges also apply to inpayments at branches with partners, inpayments at ATMs or in locations with the home delivery service.

Inpayment slips	QR bill	Orange (ISR) <sup>1,3</sup>	Red (IS) <sup>2,3</sup>
Inpayments up to CHF 50	CHF 1.20	CHF 1.20	CHF 2.00
Inpayments up to CHF 100	CHF 1.60	CHF 1.60	CHF 2.40
Inpayments up to CHF 1,000	CHF 2.35	CHF 2.35	CHF 3.10
Inpayments up to CHF 10,000	CHF 3.95	CHF 3.95	CHF 4.75
For each additional CHF 10,000 or part thereof:	CHF 1.25	CHF 1.25	CHF 1.25

### Inpayments to own account<sup>3,4</sup>

#### Conditions

Up to 20 inpayments per month	Free of charge
From 21 <sup>st</sup> inpayment per month	The same as inpayments at Swiss Post branches <sup>5</sup>

### Value-added service

#### Condition

Inpayment for immediate credit	CHF 16
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<sup>1</sup> Orange inpayment slip (ISR) with reference number

<sup>2</sup> Red inpayment slip (IS)

<sup>3</sup> Red and orange inpayments slips will be accepted and processed until 30 September 2022. From 1 October 2022, it will only be possible to use QR bills.

<sup>4</sup> Inpayments in cash made by the account holder with red or orange inpayment slip, PostFinance Card, account card.

<sup>5</sup> Inpayments with card the same as for QR bill.

## Entry costs QR bill

If information is missing about the amount and/or the full address of the debtor in the QR code of a QR bill, if this information is in the wrong field or must be entered manually in full, it is entered subsequently subject to a charge. The full address of the debtor is mandatory for regulatory reasons.

Capture	Conditions
Amount	CHF 0.04
Debtor	CHF 0.80

## Transfers with form (payment order/standing orders), direct debits

Transfers of amounts in CHF to a private account in EUR or a private account in a foreign currency or vice versa are converted at the current foreign exchange rate.

Direct debits to a private account which is not managed in the same currency as the order (e.g. EUR direct debit to a CHF account) will be converted at the current foreign exchange rate applied by PostFinance.

### Private account in CHF

Direct debits via CH-DD Direct Debit and SEPA Direct Debit are free of charge.

Notification	Paper	E-finance (PDF)
Execution confirmation of payment order	CHF 2 (per document)	Free of charge
Single confirmation of payment order without slip images	Up to 10 transactions: CHF 2 (per document) For each additional transaction: CHF 0.10	Free of charge
Single confirmation of payment order with slip images <sup>1</sup>	Up to 10 transactions: CHF 2 (per document) For each additional transaction: CHF 0.10	Free of charge
additionally	CHF 0.20 per slip image	CHF 0.20 per slip image
Processing message for payment order	Free of charge	Free of charge
Processing message for standing order	CHF 2 (per document)	Free of charge

<sup>1</sup> Only red and orange inpayment slips, Giro and Cash international.

### Private account in EUR/foreign currency

The same prices apply to payment orders, standing orders, Debit Direct/CH-DD and SEPA Direct Debit as to the private account in CHF. Third-party fees are charged to the beneficiary.

## Forms

Services	Prices <sup>2</sup>
Cash international without receipt	CHF 2 per 100 units
Giro international without receipt	CHF 2 per 100 units

<sup>2</sup> Orders up to 100 copies per calendar year are free of charge.

## Rejects for inpayment slips (IS)<sup>3</sup> and QR bill

Service	Condition
Reject (pre-printed, not-machine-readable slip and correction of missing data in the QR bill)	CHF 1.20

<sup>3</sup> Red inpayments slips will be accepted and processed until 30 September 2022. From 1 October 2022, it will only be possible to use QR bills.

## Domestic payments

### Transfer via e-finance, electronic standing order (ESO), electronic payment order (EPO)

Transfers in CHF to a private account in EUR or a private account in foreign currency and vice versa are converted at the current PostFinance exchange rate.

#### Private account in CHF

Electronic payment and standing orders (via e-finance) and setting up standing orders online (in e-finance) are free of charge.

Value-added service		Condition
E-finance express orders		CHF 5 per transaction

  

Notification (data delivery)	Paper	E-finance or file transfer (ISO20022 or PDF)
Payment confirmation	CHF 2 (per document)	Free of charge
EPO execution confirmation	CHF 2 (per document)	Free of charge
EPO individual confirmation	Up to 10 transactions: CHF 2 (per document) For each additional transaction: CHF 0.10	Free of charge
Processing message for e-finance inpayment	Free of charge	Free of charge
Processing message for standing order	CHF 2 per document	Free of charge

#### Private account in EUR/foreign currency

The same prices apply to payment orders and standing orders. Third-party fees are charged to the beneficiary.

### PostFinance Digital Banking

PostFinance does not charge fees for its mobile services (e-finance, eBill, PostFinance Mobile, PostFinance TWINT, etc.).

## Means of payment for travel

### Travel payment methods

	Foreign currency (Change)
Minimum order amount	CHF/EUR/USD 100 <sup>1</sup>
Maximum order amount	CHF/EUR/USD 100,000 (per order)
Processing and shipping fee	CHF/EUR/USD 8 (per order, depending on account currency)
Commission <sup>2</sup>	None <sup>2</sup>
Conversion rate if applicable	Banknote rate

All foreign currencies can be used from private accounts in CHF.

Only EUR or USD can be purchased from accounts in these currencies.

<sup>1</sup> Depending on debit account currency.

<sup>2</sup> 1% premium for orders from private/savings accounts in EUR or private accounts in USD. When ordering CHF banknotes an additional 1.5% premium will be charged (minimum CHF 10/maximum CHF 250).

#### Order today, delivered tomorrow

Banknotes in around 70 foreign currencies can be ordered via e-finance, by telephone on 0848 888 700 (max. CHF 0.08/min. in Switzerland) or at any PostFinance branch.

**postfinance.ch/travel**

With the exception of exotic currencies, deliveries are made on the next working day for orders placed before 3 p.m. Mailing only possible within Switzerland and the Principality of Liechtenstein.

### Money exchange

At Swiss Post branches with euro service	Condition
Per exchange transaction (CHF–EUR/EUR–CHF)	CHF 2

# Debit cards



## Services **PostFinance Card in CHF**

### Advantages

- Make purchases as well as payments at hotels, in restaurants and online
- Withdraw cash abroad at over a million ATMs

### Services **Prices**

Annual fee for main/additional card	Free of charge
Cash withdrawals at Postomats	Free of charge <sup>1</sup>
Cash withdrawals at Swiss Post branches	Free of charge <sup>1</sup>
CHF withdrawals at Swiss ATMs with the SmartPlus, SmartYoung, SmartStudents banking packages	CHF 2 free of charge
EUR withdrawals at Swiss ATMs with the SmartPlus, SmartYoung, SmartStudents banking packages	CHF 5 free of charge <sup>1</sup>
Cash withdrawals at ATMs abroad with the SmartPlus, SmartYoung, SmartStudents banking packages	CHF 5 free of charge <sup>3,4</sup>
Purchases in Switzerland (purchases of goods/services)	Free of charge
Purchases abroad (purchases of goods/services)	Processing surcharge: 1.5% <sup>5</sup>
Blocking a card	CHF 20 per message (free of charge through e-finance)
Replacement card (if lost/stolen)	CHF 40 per card (CHF 25 through e-finance)
PIN replacement	CHF 40

### Spending/withdrawal limits per day **Limits**

Cash withdrawals and goods purchases at the Swiss Post branch counter	Account balance <sup>6</sup>
Cash withdrawals at ATMs in Switzerland and abroad, and at EFT/POS terminals in Switzerland	CHF 1,000 or equivalent <sup>7</sup>
Purchase of goods and services	CHF 3,000

### Spending/withdrawal limits per month **Limit**

– Per card (combination of cash withdrawals and goods purchases per card)	CHF 5,000
– Per account (if more than one card belongs to the same account)	

The cash outpayment limit of CHF 50,000 per year remains reserved for customers domiciled abroad. You can set individual withdrawal limits for your PostFinance Card in e-finance or via the hotline/your customer advisor.

<sup>1</sup> Any conversions are made at the PostFinance banknote rate.

<sup>2</sup> 1% commission on EUR cash withdrawals at Swiss Post branches.

<sup>3</sup> Currency conversion at current forex rate; Debit Mastercard Cash rate.



## PostFinance Card in EUR **Account card in CHF / Account card in EUR**

- Make purchases as well as payments at hotels, in restaurants and online
- Withdraw cash abroad at over a million ATMs
- Cash withdrawals at Postomats and at Swiss Post branches in Switzerland

### Prices **Prices**

Free of charge	Free of charge
Free of charge <sup>1</sup>	Free of charge <sup>1</sup>
Free of charge <sup>1,2</sup>	Free of charge <sup>1</sup>
CHF 2 free of charge	–
CHF 5 free of charge <sup>1</sup>	–
CHF 5 free of charge <sup>3,4</sup>	–
Free of charge	–
Processing surcharge: 1.5% <sup>5</sup>	–
CHF 20 per message (free of charge through e-finance)	CHF 20 per message
CHF 40 per card (CHF 25 through e-finance)	CHF 40 per card
CHF 40	CHF 40

### Limits **Limits**

Account balance <sup>6</sup>	Account balance <sup>6</sup>
EUR 800 or equivalent (ATMs only) <sup>7</sup>	CHF 1,000 (or EUR 800) or equivalent (Postomat only) <sup>7</sup>
EUR 2,000	–

### Limit **Limit**

EUR 4,000	CHF 5,000 (or EUR 4,000)
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<sup>4</sup> Excluding third-party fees.

<sup>5</sup> Currency conversion at forex rate.

<sup>6</sup> Account balance in terms of cash holdings.

<sup>7</sup> The maximum withdrawal amount depends on the terminal. Amounts which exceed the terminal limit can be withdrawn in several stages. Any fees are charged per withdrawal.



# Credit cards and prepaid cards



## Services PostFinance Visa Classic Card / PostFinance Mastercard® Standard

### Advantages

- Access to credit card details at all times via e-finance
- Apple Pay
- Samsung Pay
- Google Pay
- SwatchPAY!
- Garmin Pay
- Fitbit Pay

- Bonus programme (0.6% in the 1<sup>st</sup> year; 0.3% from the 2<sup>nd</sup> year)<sup>1</sup>
- Rental car benefits with AVIS

Services	Prices
Annual price for main card	CHF 50 (free of charge) <sup>2</sup>
Annual price for additional card	CHF 20
Cash withdrawals at ATMs in Switzerland and abroad	3.5% commission (min. CHF 10) <sup>3,4</sup>
Lottery, betting and casino transactions	3.5% commission <sup>5</sup>
Transactions abroad (CHF/foreign currencies)	Currency exchange rate <sup>6</sup> Processing surcharge: 1.7%
Blocking a card	Free of charge
Replacement card	CHF 30 per card (CHF 25 through e-finance)
Replacement PIN	CHF 20 (free of charge through e-finance)
Limits	Limits
Standard limit <sup>7</sup>	CHF 5,000
of which for cash withdrawals at ATMs in Switzerland and abroad	CHF 1,000 (per day) <sup>8,9</sup>
<b>Interest on part payments or arrears</b>	9.5%
<b>Reminder fees</b>	CHF 20 up to CHF 40

<sup>1</sup> Cashback on the sales turnover achieved.

<sup>2</sup> CHF 50 discount on the first main card in the SmartPlus, SmartYoung, SmartStudents banking packages.

<sup>3</sup> A processing surcharge of 1.7% will be charged for withdrawals in foreign currency.

<sup>4</sup> Third-party fees are possible and will not be refunded by PostFinance.

<sup>5</sup> Excluding Swisslos and Loterie Romande. The maximum commission is CHF 100.



## PostFinance Visa Gold Card / PostFinance Mastercard® Gold PostFinance Visa Platinum PostFinance Mastercard® Value (prepaid card)

- Bonus programme (1.0% in the 1<sup>st</sup> year; 0.5% from the 2<sup>nd</sup> year)<sup>1</sup>
- Rental car benefits with AVIS

- Bonus programme (1.0% in the 1<sup>st</sup> year; 0.5% from the 2<sup>nd</sup> year)<sup>1</sup>
- Rental car benefits with AVIS
- Travel cancellation fees
- Deductible exclusion for hire cars
- Concierge service
- Priority Pass and two lounge entries per calendar year

- Bonus programme (0.6% in the 1<sup>st</sup> year; 0.3% from the 2<sup>nd</sup> year)<sup>1</sup>

Prices	Prices	Prices
CHF 100 (CHF 50) <sup>2</sup>	CHF 250 (CHF 200) <sup>2</sup>	CHF 50 (free of charge) <sup>2</sup>
CHF 40	First card free, each further card CHF 90	–
3.5% commission (min. CHF 10) <sup>3,4</sup>	Free of charge <sup>3,4</sup>	3.5% commission (min. CHF 10) <sup>3,4</sup>
3.5% commission <sup>5</sup>	3.5% commission <sup>5</sup>	3.5% commission <sup>5</sup>
Currency exchange rate <sup>6</sup> Processing surcharge: 1.7%	Currency exchange rate <sup>6</sup> Processing surcharge: 1.7%	Currency exchange rate <sup>6</sup> Processing surcharge: 1.7%
Free of charge	Free of charge	Free of charge
CHF 30 per card (CHF 25 through e-finance)	CHF 30 per card (CHF 25 through e-finance)	CHF 30 per card (CHF 25 through e-finance)
CHF 20 (free of charge through e-finance)	CHF 20 (free of charge through e-finance)	CHF 20 (free of charge through e-finance)
Limits	Limits	Limits
CHF 10,000	CHF 15,000	Loaded card credit, max. CHF 10,000
CHF 1,000 (per day) <sup>8,9</sup>	CHF 1,000 (per day) <sup>9</sup>	CHF 1,000 (per day) or maximum loaded card balance <sup>9</sup>
9.5%	9.5%	–
CHF 20 up to CHF 40	–	–

<sup>6</sup> The exchange rate (selling rate) used is set once a day and is valid for processing on the next working day.

<sup>7</sup> The limit granted may differ from the standard limit (determined in accordance with credit check).

<sup>8</sup> Or up to 40% of the monthly card limit.

<sup>9</sup> The maximum withdrawal amount depends on the terminal. Amounts which exceed the terminal limit can be withdrawn in several stages. Any fees are charged per withdrawal.

# International payments

Services	Inpayments at Swiss Post branches
<b>Cash international</b>	<b>Condition</b>
Cash outpayment to beneficiary in foreign currency	CHF 12 <sup>1</sup>
<b>Giro international<sup>2</sup></b>	<b>Conditions</b>
Transfer to an account worldwide (shared cost) <sup>3</sup>	CHF 12 <sup>1</sup>
SEPA-compliant without third-party charges (transfer time one bank working day)	–
<b>Giro international urgent<sup>2</sup></b>	<b>Condition</b>
Urgent transfer to an account (shared cost) <sup>3</sup>	CHF 22 <sup>1</sup>
<b>Additional payable services (in addition to basic price)</b>	<b>Conditions</b>
Additional charge for payment without PostFinance Card for cash and Giro international (urgent)	CHF 8 <sup>5,6</sup>
“Our cost” <sup>7</sup> fee option for Giro international/ Giro international (urgent)	CHF 20
Missing/insufficient IBAN details for transfers to an EU/EEA country	– <sup>8</sup>

<sup>1</sup> Purchase and sale rates apply for Cash international.

<sup>2</sup> Some banks charge their customers a credit fee for incoming payments. PostFinance has no influence over this. These costs cannot be assumed by the customer.

<sup>3</sup> Any third-party fees will be deducted from the transfer amount.

<sup>4</sup> Purchase and sale rates apply for foreign currencies. The rate for immediate transactions applies for Giro international urgent.

<sup>5</sup> For administrative tasks associated with the fight against money laundering.

Payment order (PO) / standing order (SO)	E-finance / electronic standing order (ESO) / electronic payment order (EPO)
<b>Condition</b>	<b>Condition</b>
CHF 9 <sup>1</sup>	CHF 6 <sup>1</sup>
<b>Conditions</b>	<b>Conditions</b>
CHF 5 <sup>4</sup>	CHF 2 <sup>4</sup>
CHF 5 <sup>4</sup>	Free of charge <sup>4</sup>
<b>Condition</b>	<b>Condition</b>
CHF 15 <sup>4</sup>	CHF 12 <sup>4</sup>
<b>Conditions</b>	<b>Conditions</b>
–	–
CHF 20	CHF 20
CHF 8	CHF 8

<sup>6</sup> Maximum amount: CHF 4,999.99 per transaction/customer transaction.

<sup>7</sup> All fees through to the recipient bank will be borne by the principal with this flat rate. The full amount is credited to the recipient bank. Please note that some banks charge their customers for incoming payments. PostFinance has no influence over this.

<sup>8</sup> The IBAN is mandatory for transfers to an EU/EEA country.

## Outpayment in cash from abroad at Swiss Post branches

The above prices are deducted from the amount of the transfer.  
The Cash international buying rate applies to conversions.

Cash international (beneficiary)	Conditions
Per “shared cost” transaction	CHF 6
Per “our cost” transaction	Free of charge

# Cheques

## Emergency cash / replacement cheque (only for accounts in CHF)<sup>1</sup>

Services	Prices	Limits
Withdrawal without card (account holder known personally)	CHF 13	Account balance based on cash holdings
Withdrawal without card (account holder not known personally)	CHF 13	CHF 1,000
Withdrawal without card if the system is not functioning or the card is defective (not visible)	Free of charge	CHF 1,000 per day and account

<sup>1</sup> Replacement cheques can only be used in selected Swiss Post branches. Please enquire with staff.

## E-cheque (for accounts in CHF and EUR)

Services	Prices	Limits
Cash or goods/services (without a card), account holder known personally	CHF 11	Account balance based on cash holdings
Cash or goods/services (without a card), account holder not known personally	CHF 11	CHF 1,000/EUR 700 per day and account
Cash or goods/services (with card) if the system is not functioning or the card is defective (not visible)	Free of charge	CHF 1,000/EUR 700 per day and account

# Account products

## Private account

Account statements	Conditions
Itemized on paper	CHF 10 per account and month

## Savings account / e-savings account / youth (e-)savings account<sup>1</sup>

Withdrawals <sup>2</sup>	Conditions
Amount not subject to charge per customer <sup>3</sup> and calendar year	100,000 (regardless of currency)
For larger amounts	3-month notice period <sup>4</sup>
Number of free withdrawals per customer <sup>3</sup> and calendar year	10 in total
Further withdrawals (from 11)	CHF 8 per withdrawal / payment slip

<sup>1</sup> For private and savings accounts in CHF with assets of at least CHF 100,000, PostFinance generally charges a customer asset fee of 0.25% on the credit balance above this amount. Also for e-trading accounts in CHF from November 2022. At [postfinance.ch/customer-asset-fee](https://postfinance.ch/customer-asset-fee), customers can find out more about the pricing model and the different threshold values. Customers can calculate their personal customer asset fees with ease using the fee calculator. Customers can increase their threshold value by investing some of their assets in funds or other securities or by getting a mortgage from PostFinance.

Customer asset fees are calculated per customer relationship for all private and savings accounts and debited monthly.

<sup>2</sup> Savings accounts in EUR: 1% fee on EUR cash withdrawals at Swiss Post branches.

<sup>3</sup> In the case of partner accounts, the partnership is classed as a customer.

<sup>4</sup> No written notice required for transfer to a PostFinance service (exception: cash withdrawals and withdrawals on a postal account). If the notice period is not observed, a debit of 1% of the amount in excess of the limit will be charged at the end of the month or in the event that an account is closed. Notice given on amounts remains valid for 30 days after the notice deadline.

## Supplements for customers domiciled abroad

### Additional fees and limits for customers domiciled outside Switzerland and Liechtenstein

Fees/limits	Conditions
Domicile abroad	CHF 25 per month per private account
Cash withdrawal limit per customer and calendar year <sup>5</sup>	CHF 50,000

<sup>5</sup> In the case of partner accounts, the partnership is classed as a customer.

# Investment solutions

Services	E-asset management
Service fee	0.75% p.a. <sup>1</sup>
Custody account fees	The custody account fee is included in the service fee
Calculation basis for service and custody account fees	Average amount of invested assets including investment account
Debit of fees <sup>4</sup>	Quarterly
Transaction fees	Statutory levies (e.g. federal stamp duty), third-party costs (e.g. costs for dilution protection) and currency conversion fees
Fees for securities delivery to third-party banks	Securities delivery currently not possible
Fee for tax statement	Included in service fee
Additional fees <sup>2</sup>	Fee for special expenses (e.g. enquiries): CHF 100 per hour; min. CHF 5 if documents are sent by post.
Sales remuneration	No

Fund consulting basic	Investment consulting plus	Fund self-service
0.25% p.a. <sup>2</sup>	0.90% p.a. <sup>3</sup> (minimum fee CHF 720 p.a.)	–
The custody account fee is included in the service fee	The custody account fee is included in the service fee	0.15% p.a. <sup>2</sup>
Average amount of assets in the custody account	Average amount of invested assets including investment account	Average amount of assets in the custody account
Quarterly	Quarterly	Quarterly
1.00% issuing commission on the purchase amount (max. CHF 1,000 or equivalent in foreign currency).	The first 250 transactions per calendar year are included (each additional transaction is CHF 100).	1.00% issuing commission on the purchase amount (max. CHF 1,000 or equivalent in foreign currency).
0.00% redemption commission	Plus statutory levies (e.g. federal stamp duty), third-party costs	0.00% redemption commission
Plus statutory levies (e.g. federal stamp duty) and currency conversion fees	(e.g. costs for dilution protection) and currency conversion fees	Plus statutory levies (e.g. federal stamp duty) and currency conversion fees
CHF 100 per item <sup>2, 5</sup>	Securities delivery currently not possible	CHF 100 per item <sup>2, 5</sup>
CHF 90 <sup>2</sup>	Included in service fee	CHF 90 <sup>2</sup>
Fee for special expenses (e.g. enquiries): CHF 100 per hour; min. CHF 5 if documents are sent by post.		
Yes <sup>6</sup>	No	Yes <sup>6</sup>

<sup>1</sup> Plus VAT on 90% of the amount; the remaining 10% is not subject to VAT.

<sup>2</sup> Plus VAT (tax statement must be ordered by the end of February at the latest).

<sup>3</sup> Plus VAT on 100% of the amount.

<sup>4</sup> Debit from the account associated with the service or reference account.

<sup>5</sup> Not possible for PostFinance Fonds.

<sup>6</sup> Sales remuneration is already included in the fund costs for the individual instruments.

More information about sales remuneration can be found in the *Factsheet: costs and sales remuneration in the "Fund self-service" and "Fund consulting basic" investment solutions* at [postfinance.ch/investment-information](http://postfinance.ch/investment-information).

# Investment solutions and retirement savings products

## E-trading

Prices and conditions for e-trading can be found at [postfinance.ch/e-trading](https://postfinance.ch/e-trading).

## Retirement savings products

Services	Conditions
Vested benefits account – Advance withdrawal for own-use residential property	Account management fee: CHF 9/quarter – one-off processing fee of CHF 400
Retirement savings account 3a – Advance withdrawal for own-use residential property	Account management free of charge – CHF 200 per advance withdrawal and account holder
Life insurance	According to individual quotation
Retirement funds	– No issuing and redemption commission – Free custody account management

## Structured products

Services	Conditions
Structured products with PostFinance as guarantor	Prices and conditions at <a href="https://postfinance.ch/structuredproducts">postfinance.ch/structuredproducts</a>

# Financing products

## Mortgages

Services	Conditions
Extension fee	CHF 100
Change to loan (such as change of borrower, change of collateral, change of mortgage to another provider upon expiry, extraordinary amortization or suspension/change of amortization <sup>1</sup> , change from a Saron mortgage to a fixed-rate mortgage, increases)	CHF 250
Early withdrawal from the loan agreement <sup>1</sup>	CHF 500
Reminder fees for interest and amortization in arrears, indirect amortization, insurance premiums for pledged policies (first request free of charge)	CHF 20
Third-party fees (e.g. land register fees or notary costs) will be passed on to the borrower.	

<sup>1</sup> When repaying a fixed-length mortgage loan prior to maturity, the borrower must pay PostFinance, in addition to the capital and the interest currently due and any interest overdue, a flat rate indemnity of 0.4% of the capital still owed. This indemnity covers the expenses already incurred by PostFinance and occurring during the whole mortgage period (part of interest) but which are no longer covered because of the missing interest payments no longer being made by the borrower.

In addition, the borrower must pay PostFinance a prepayment penalty. This is calculated from the difference between the agreed mortgage interest and the interest obtainable from an investment on the money or the capital market with a term prior to maturity of the agreed mortgage end date, multiplied by the outstanding capital and the remaining duration in years. Should the mortgage interest rate be higher than the investment rate, the resulting difference is to be paid by the borrower. Should the mortgage interest rate be lower than the investment rate, the excess due to the borrower will be offset against the indemnity for expenses.

## Construction loan

Service	Condition
Non-consolidation fee (if consolidation is not carried out by PostFinance)	0.5% of the highest construction loan amount used, or at least CHF 500

## Irrevocable promise to pay

Services	Conditions
Irrevocable promise to pay with a mortgage at PostFinance	Free of charge
Irrevocable promise to pay without any background in financing at PostFinance	CHF 300



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