PostFinance

The right way to pay your starting capital

Before establishing a public or private limited company, you pay your share capital into a capital payment account. This also applies to subsequent payments and capital increases. It means your capital is kept safely until the entry in the commercial register has been made. We will then pay the amount into your existing or new PostFinance business account.

Features

- Capital payment account for:
  - setting up a company/starting capital (private limited company, limited liability company)
  - ordinary capital increase (private limited company, limited liability company) and capital increase from a private limited company capital band
  - subsequent payments (private limited company)
- capital payment account and business account from a single source
- Inexpensive service

We support you in taking a few steps

1. You issue PostFinance with a request to open a capital payment account.
2. Your PostFinance advisor helps you to fill out the relevant forms.
3. You will receive your capital payment account number by e-mail and can pay in the capital.
4. The capital contribution confirmation will be sent to you in physical form.
5. You instruct a notary to proceed with the establishment of the company, capital increase or subsequent payment. You inform PostFinance of this by providing a new extract from the commercial register. In the case of capital increases and subsequent payments as well as payments of capital with a premium, a copy of the publicly certified resolution of the General Meeting and/or the Board of Directors, in which the capital payments are shown, must also be sent to PostFinance.
6. Finally, we convert your capital payment account into a business account (if you are a new customer) or transfer the amount to your existing business account (if you are already a PostFinance customer).

The capital payment account is the financial starting point for your company.

Once your company has been established, your capital is transferred into your PostFinance business account.

Prices and conditions	
Current prices can be found at postfinance.ch/prices-bc.	
Interest rate	No interest
VAT	No VAT
Account currency	CHF
Premium	The capital payment account can be used for premiums.
Company domicile / registered office	Switzerland or Liechtenstein

Contributions in kind

A contribution in kind or transfer of assets involves contributing items to a limited company (private limited company or limited liability company). For this purpose, please contact your notary. PostFinance will provide confirmation for cash contributions only. It is possible to combine cash contributions and contributions in kind or transfers of assets.

Legal basis

Pursuant to the Swiss Code of Obligations (OR) (private limited company: Art. 620 et seq.; for limited liability company: Art 772 et seq. OR), the capital must be paid in with a financial institution subject to direct supervision by FINMA. PostFinance meets these requirements.

Additional company startup package

For simple financial transactions PostFinance offers an attractive startup package, which is tailored perfectly to startup needs. For the first two years, you benefit from free account management with e-finance and a free one-off annual fee for the PostFinance Visa Business credit card. There are also other suitable offers at attractive conditions that will help you make a successful start in the world of business. The startup package can be ordered online at postfinance.ch/startuppackage.

More information
You can obtain further information at postfinance.ch/kapko, postfinance.ch/startups or on the SME portal www.kmu.admin.ch.

You can call us on +41 58 448 14 24.

482.11 en (dok.pf/pf.ch) 01.2025