

How to manage your payment transactions

The business account



The business account in CHF, EUR or one of the eight other foreign currencies available enables you to carry out international payments and take advantage of the wide range of services offered by PostFinance Ltd.

Our offer is very cost-efficient when you manage your accounts via e-finance.

A brief guide to the business account in CHF or EUR

- The account in CHF or EUR offers you different options for carrying out debtor and creditor payments.
- For debtor payments in Switzerland: orange inpayment slips (ISR) with reference number, standard red inpayment slips (IS), Debit Direct system and EFT/POS electronic services, e-payment, e-bill and mobile services.
 - For debtor payments from abroad: invoicing around the world in CHF, EUR or one of the eight other foreign currencies available.
 - For creditor payments in Switzerland: transfers, outpayment orders and standing orders (in electronic format, on paper or via mobile services).
 - For creditor payments to countries outside Switzerland: postal or bank transfers, outpayment orders and standing orders (in electronic format or on paper).
 - Transactions in foreign currencies can be carried out by calling 058 338 11 01. These options provide a flexible way to manage your foreign currency requirements.
 - PostFinance Visa Business Card: for cashless payments in Switzerland and abroad and for the settlement of your expense accounts.

Capital payment account in CHF: to pay in the company's capital

The account can be used for starting capital, capital increase and subsequent payment (of capital not fully paid in). Payment of capital can be made with or without a premium.

Access your account directly online

- Manage your web account easily thanks to e-finance.
- Consultation of your different postal accounts and all your account movements.
 - Simplified payment and notification of invoices from and to recipients abroad.
 - Possibility to search for specific transactions.

Withdraw cash easily

- With the PostFinance Card or by cheque in any post office in Switzerland.
- With the PostFinance Card at ATMs in Switzerland and abroad.

Welcome to the eurozone

The services available for the account in EUR are the same as for the account in CHF. You can also carry out transactions in foreign currencies to avoid fluctuations in the euro exchange rate. We provide you with orange inpayment slips (ISR) with reference number and red inpayment slips (IS) in EUR for your payment transactions.

Prices and conditions of the business account in CHF or EUR

Account management	CHF 5/month
Capital payment account in CHF	CHF 145
Domicile abroad	CHF 25/month
PostFinance Card in CHF/EUR	CHF 30/year

Current interest rate

You can find the current interest rate on the Internet site postfinance.ch/interest

Cash withdrawals

Postomat and post office counter, CHF	Free of charge
Post office counter, EUR of the account in EUR	Agio 1%
Bancomat, CHF	CHF 2
Bancomat, EUR	CHF 5
ATM abroad	CHF 5

Standard notification (flat monthly fee)

	On paper	Electronic/via e-finance
Quarterly	Free of charge (B Mail)	Free of charge
Monthly	CHF 3/month (B Mail)	Free of charge
Twice monthly	CHF 6/month (A Mail)	Free of charge
Weekly	CHF 12/month (A Mail)	Free of charge
Daily (in the event of account movements)	CHF 24/month (A Mail)	Free of charge

Transfers in Switzerland

	On paper	Electronic/via e-finance
Payment order	Up to 24 payment orders per year free of charge, then CHF 5 per order	Free of charge
Standing order	Free of charge	Free of charge
Express order	Not possible	CHF 5

Transfers to recipients abroad

	With payment order/ standing order	Electronic/via e-finance
Giro international	CHF 5	CHF 2
Giro international urgent	CHF 15	CHF 12
SEPA transfer	CHF 5	Free of charge
Cash international	CHF 9	CHF 6
Western Union	Not possible	Depending on the amount

January 2019 status. Full details of current prices can be found at postfinance.ch/prices-bc.

Our tip

What your international partners should know

Your international business partners need the following information to ensure smooth transfers from foreign countries:

The account in foreign currency is available in the eight main currencies.

BIC (Bank Identifier Code)	POFICHBEXXX
Beneficiary bank	PostFinance Ltd Mingerstrasse 20 3030 Berne Switzerland
Name of end beneficiary	Name and address of account holder
IBAN (International Bank Account Number)	Your IBAN is given on your account statement. You can create your IBAN at postfinance.ch/iban .

Business account in foreign currency

Do you work with partners abroad? The business account in foreign currency is available in eight different currencies.

Currency	International currency code
US dollar	USD
Australian dollar	AUD
Pound sterling	GBP
Danish krone	DKK
Japanese yen	JPY
Canadian dollar	CAD
Norwegian krone	NOK
Swedish krona	SEK

More information on the business account in foreign currency can be obtained from your advisor or at postfinance.ch/monnaiesetrangeres.

Additional information

Further information, an application form for the business account as well as support to select a suitable account (account recommendation tool) can be found at postfinance.ch/businessaccount.

You can contact us by telephone on 0848 888 900 (max. CHF 0.08/min. in Switzerland).