

# How to invest your money securely

## Medium-term notes

Medium-term notes allow you to invest your money securely and at the same time benefit from a fixed interest rate for the entire term. So you know the interest income of your investment right from the start.

### A brief overview of medium-term notes

- Medium-term notes from PostFinance are an investment managed in the form of an account, and are not subject to the Financial Services Act. They represent a very secure investment due to the good rating enjoyed by PostFinance Ltd.
- You can purchase them via PostFinance accounts from an amount of CHF/EUR 5,000. The amount must be divisible by CHF/EUR 1,000. The currency of the debit account and the medium-term note must be identical.
- Medium-term notes can have a term of between 2 and 10 years. Terms are offered only in whole years.
- The interest rate is fixed when you subscribe and remains unchanged for the whole term.
- For investments in excess of CHF/EUR 500,000 PostFinance will offer you an individual interest rate.
- The interest is credited to your account once per year less 35% withholding tax.
- At the end of the term you will automatically receive a renewal offer at the prevailing interest rate.
- There are no charges for purchasing or redeeming medium-term notes. The amounts are paid into the account specified upon subscription. There are no custody account fees.
- If you redeem your medium-term notes prematurely, you will be charged a processing fee and refinancing costs.

There are no charges for purchase or redemption. You also have no custody fees to pay.

The current interest rates for our medium-term notes can be found at [postfinance.ch/interest](https://postfinance.ch/interest).

Medium-term notes are a financial investment with a fixed interest rate and a fixed term.

### Would you like to purchase medium-term notes?

You can find more information at [postfinance.ch/mediumterm](https://postfinance.ch/mediumterm).

