

## Put your financial flexibility to work

Our money market investments with terms ranging from overnight to up to 12 months

PostFinance has a series of investment options for your liquid assets. Overnight, call money and fixed-term deposits are all flexible, short and medium-term money market investments that can be used to manage cash efficiently.

### Overnight

Would you like to invest money overnight that you do not need until the next day at a higher rate of interest than on the postal account? Overnight is the right money market instrument with the shortest term.

All money market transactions can be made in foreign currencies.

Minimum amount	CHF 5 million or equivalent in a foreign currency
Term	1 day
Interest rate	The current interest rate is available on request
Postal account debited	On trade date
Withholding tax	35%
Commission	None
Apply	By phone from 8 a.m.–12 a.m. on +41 58 667 07 00

### Call money

You benefit from an attractive rate of interest and from the option of withdrawing your money within 48 hours. Part-withdrawals and increases are permitted.

Minimum opening amount	CHF 1 million or equivalent in a foreign currency
Term	At least 48 hours
Notice period	2 working days
Interest rate	The current interest rate is available on request. The interest rate can change during the term
Postal account debited	On the value date
Value date	Closing of transaction plus 2 working days
Withholding tax	35%
Apply	By phone from 8 a.m.–5 p.m. on +41 58 667 07 00
E-finance	Overview and detailed list of your call money

## Fixed-term deposits

With fixed-term deposits you specify the term yourself. This money market instrument is geared towards investors who want to invest their surplus cash in the short to medium term. For amounts below one million Swiss francs (or the equivalent value in a foreign currency) a standard interest rate applies; for larger amounts we are in the position to offer individual market rates.

For our money market investments the following applies: just call us.

At PostFinance you will find the right investment to match your term.

### Fixed-term deposit up to CHF 1 million

Minimum amount	CHF 100,000 or equivalent in a foreign currency
Term	1 to 12 months
Interest rate	The current interest rate is available on request
Postal account debited	On the value date
Value date	Closing of transaction plus 2 working days
Withholding tax	35%
Commission	None
Apply	By phone from 8 a.m.–5 p.m. on 0848 888 700 for private customers or 0848 848 848 for business customers
E-finance	Overview and detailed list of your fixed-term deposits

### Fixed-term deposit from CHF 1 million

Minimum amount	CHF 1 million or equivalent in a foreign currency
Term	Choose between 1 week and 12 months
Interest rate	The current interest rate is available on request
Postal account debited	On the value date
Value date	Closing of transaction plus 2 working days
Withholding tax	35%
Commission	None
Apply	By phone from 8 a.m.–5 p.m. on +41 58 667 07 00
E-finance	Overview and detailed list of your fixed-term deposits

### Important note

Please note that all phone calls to your contact person in our trading department are recorded.

The money market investments presented in this document are deposits managed in account format for which either an interest rate has been fixed for the entire term upon conclusion of the transaction or for which interest rate changes can take place during the term, exclusively on the basis of the situation on the money and capital markets. Accordingly, these money market investments do not fall under the scope of application of the Financial Services Act (FinSA).