



Earn money with foreign exchange transactions

Forex trading

With foreign exchange transactions you can hedge currency risks and exploit exchange rate fluctuations to your advantage. In the process you will benefit from the expertise and familiarity with the market of our forex traders, who are always in touch with the latest trends.

Spot transaction

In spot foreign currency transactions, the traded foreign currency is bought or sold immediately.

Here's how spot transactions work

- In the purchase/sale of currencies, the foreign currency amount is debited from or credited to the postal account in the foreign currency.
- If the purchase/sale is in CHF, the amount is debited from or credited to the postal account in CHF.
- The closing of the transaction is documented by a confirmation of the transaction and also a credit or debit notification with regard to the respective accounts.

Minimum amount

By telephone	On request
E-Finance	From CHF 1.00 to CHF 250,000.00

Credit and debit	Immediate transactions possible or trading day plus 1 or 2 working days
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Commission	None
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Trade

By telephone	+41 58 667 07 00 Monday to Friday from 8 a.m. to 5 p.m.
E-Finance	Monday to Friday from 8 a.m. to 5.30 p.m.

Foreign exchange transactions in 9 foreign currencies and 90 currency pairs

Trade foreign currencies online

In e-Finance, Purchase/sell foreign exchange, foreign currencies can be bought or sold online at real-time rates, in amounts between CHF 1.00 and CHF 250,000.00 (or equivalent in foreign currency).

Detailed information at:
postfinance.ch/forextrading

PostFinance helps SMEs doing business in foreign trade or who aim to do business in foreign trade by providing useful publications on postfinance.ch/aussenhandel (in German).

Foreign exchange forward contract

In a foreign exchange forward contract, the purchase or sale of the traded foreign currency takes place on a specific date. The amount and exchange rate are specified in advance and are binding.

Trade dates	Any working day, maximum term of 24 months
Minimum amount	On request
Margin	At the closing of the transaction, a margin ¹ of 8 to 10% of the total amount is reserved on the postal account in CHF or in the foreign currency. The margin is continuously adjusted during the term of the foreign exchange forward contract and may therefore exceed the 10% mark.
Commission	None
Trade	By telephone on +41 58 667 07 00 Monday to Friday from 8 a.m. to 5 p.m.

¹ Margin refers to the safety margin to cover the exchange rate risk which the writer of a forward transaction has to put up or deposit.

Forex swap transaction

A forex swap transaction enables you to combine spot and forward transactions: a currency is sold on the spot market and simultaneously repurchased on a specific date or vice versa. This is an ideal way to limit currency risks, for example.

Minimum amount	On request
Margin	At the closing of the transaction, a margin ¹ of 8 to 10% of the total amount is reserved on the postal account in CHF or in the foreign currency. The margin is continuously adjusted during the term of the foreign exchange forward contract and may therefore exceed the 10% mark.
Commission	None
Trade	By telephone on +41 58 667 07 00 Monday to Friday from 8 a.m. to 5 p.m.

Risk disclosure, risk assumption and order execution

PostFinance foreign exchange transactions are offered as an “execution only” service (execution without consultation). The Customer makes decisions and foreign exchange transactions independently. All foreign exchange transactions are executed at the Customer’s own risk.

The Customer is aware that foreign exchange transactions entail considerable risks. Significant price fluctuations may arise, which could result in unlimited loss potential and entail corresponding reserves. Potential negative financial consequences of foreign exchange transactions shall be borne exclusively by the Customer.

Please note

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

Currencies

All foreign exchange transactions can be concluded in the following currencies:

AUD	Australian dollar
CAD	Canadian dollar
CHF	Swiss franc
DKK	Danish krone
EUR	Euro
GBP	Pound sterling
JPY	Japanese yen
NOK	Norwegian krone
SEK	Swedish krona
USD	American dollar

Requirements

- PostFinance account in the respective currencies.
- The accounts have to be held in the same name.

Further information

Detailed information about PostFinance’s services can be found on the Internet at www.postfinance.ch.

You can contact us by telephone on +41 58 667 07 00.

Foreign exchange forward contracts are ideally suited to securing the exchange rate.