

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.

Foreign exchange transactions in 9 foreign currencies and 90 currency pairs

| | |
|--------------------|--|
| Minimum amount | On request |
| Credit and debit | Same day or plus 1 or 2 working day possible |
| Commission | None |
| Trade by telephone | +41 58 667 07 00 Monday to Friday from 8 a.m. to 5 p.m. |

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 249,999.99 (or equivalent in foreign currency).

Trade: Monday to Friday, 8 a.m. to 5.30 p.m.

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* 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. |

* 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* 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. |

* 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.

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

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 0848 848 848 (max. CHF 0.08/min. in Switzerland).

Please note

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