

The PostFinance Ltd range of cards

Pay any time, anywhere

Whether at home or abroad: the PostFinance Card, PostFinance Visa Business Card are practical companions for you and your team. And with the PostFinance Card Pay, you can easily and securely pay cash into your account.

Make cashless
payments
around the world.

PostFinance Card

You can obtain any number of PostFinance Cards for your company. The PostFinance Card is only issued to people who have sole signing authority for their PostFinance account. The PostFinance Card enables you and authorized employees to:

- Withdraw cash at Swiss Post branches and at all Postomats in Switzerland.
- Withdraw cash at ATMs in Switzerland and at ATMs abroad.
- Make cashless payments in shops, restaurants, at airports and in hotels, garages and in online shops around the world.

Withdrawals are debited directly from your account. The PostFinance Card is also available in EUR. It is the ideal card if you hold an account in euros and do business in the euro countries. It helps avoid possible currency fluctuations for withdrawals in euros.

Prices and conditions PostFinance Card in CHF or EUR

Annual charge	CHF 30 per card
Cash withdrawals at Postomats	Free of charge
Cash withdrawals at Swiss Post branch counter	Free of charge (1% of the cash withdrawal amount for withdrawals in euros using the PostFinance Card in EUR)
CHF withdrawal at ATMs	CHF 2
EUR withdrawal at ATMs	CHF 5
Cash withdrawal at ATMs abroad	CHF 5 (independent of national currency)
Purchases abroad (purchases of goods/services)	Processing surcharge: 1,5%

January 2022. Current and full prices can be found at postfinance.ch/prices-bc.



PostFinance Card Pay

The PostFinance Card Pay is non-nominal and enables cash to be paid in to your own account but prevents your account from being accessed in any other way. It is available for accounts in CHF or in EUR. Inpayments can be made in Swiss francs in notes and coins at Swiss Post branches. Inpayment of euro notes is possible in Swiss Post branches that accept euros.

- The inpayment is credited to your account on the same day: the money is made available to you quickly.
- The card is non-nominal and transferable. It can therefore be given to a person who does not have signing authority for your account.
- The complete process is paperless.

PostFinance Visa Business Card

The versatile credit card when you are out and about. Ideal for business trips and transparent expenses statements.

- Make cashless payments in shops, restaurants, at airports and in hotels and garages around the world.
- Withdraw cash worldwide at ATMs.
- Mobile payment: Apple Pay, Samsung Pay, Google Pay, GarminPay, Fitbit Pay, SwatchPay!
- You specify a limit on your main account. This is the maximum amount that can be spent in total on all the business cards.
- Individual limits can be set for each employee.

Insurance benefits

Pay for at least 51% of your business travel with the PostFinance Visa Business Card and benefit from integrated insurance services – at no additional cost.

- Travel interruption
- Additional costs for continuation of trip
- SOS protection
- Flight delay (missed connection)
- Baggage: Theft, loss, delayed delivery
- Travel accident insurance

Bonus programme: money back on every purchase worldwide

You will get cash back on your PostFinance account for every purchase you make, whether it's in Switzerland or abroad.

Do you have any questions?

Apply now for your card(s) by going to postfinance.ch/rangeofcards. You will find the information you need here or from your advisor.

You can contact us by telephone on +41 58 448 14 24.

Prices and conditions PostFinance Card Pay in CHF or EUR

Annual charge	CHF 12 per card
Inpayment into your own account: Up to 20 inpayments per month	Free of charge
Inpayment into your own account: from 21st inpayment per month	Similar to inpayments at the Swiss Post branch counter

May 2021. Current and full prices can be found at postfinance.ch/prices-bc.

Billing methods

Choose between two billing methods:

- Monthly collective billing to the company.
Additional individual statements sent to either the company or the owner of the card.
- Single billing to each card holder.
If requested, the single billings can be consolidated and sent to the company.

In most cases the payment period is 20 days as of the billing date. You decide if you want to pay by Swiss Direct Debit or inpayment slip.

Prices and conditions PostFinance Visa Business Card

Annual charge	CHF 80 per card
Credit-based bonus programme	0.6% in the 1st year; 0.3% from the 2nd year
Annual interest on default	9.5%
Cash withdrawals in Switzerland and abroad	3.5% commission (min. CHF 10) ^{1,2}
Transactions abroad (CHF/foreign currencies)	Currency exchange rate ³ Processing surcharge: 1.7%
Lottery, betting and casino transactions	3.5% commission ⁴

¹ Foreign currency withdrawals and withdrawals in CHF abroad incur a processing surcharge of 1.7%.

² Third-party fees are possible and will not be refunded by PostFinance.

³ The exchange rate (selling rate) used is set once a day and is valid for processing on the next working day.

⁴ Excluding Swisslos and Loterie Romande. For credits, the maximum commission is CHF 100.

January 2022. Current prices can be found at postfinance.ch/prices-bc.