

1. General

PostFinance Cards are issued in the name of the account holder or a person designated by him. They are always issued to a specific account. The account holder is responsible for all Cards issued to his account. Physical Cards remain the property of PostFinance. The expiry date is indicated on the Card. PostFinance will send the Customer a new Card before the expiry date. In justified cases, PostFinance reserves the right not to replace the Card.

The term “Card” is used below to refer to both physical and digital cards with the corresponding functions and/or features.

These Subscriber Conditions also apply to physical and digital means of payment in formats other than Cards (e.g. wearables).

2. Means of personal identification

Use of the Card generally requires the use of a means of personal identification (e.g. PIN, code, fingerprint, etc.). However, PostFinance may provide for exceptions to this rule (e.g. for contactless payments) or require additional proof of identity (e.g. for cash withdrawals).

3. Card limits

PostFinance sets the Card limits and informs the Customer of them. Individual Card limits can be requested from PostFinance.

4. Duties of care

The following duties of care in particular must be observed when using the Card:

- The means of personal identification must be kept secret. Under no circumstances may they be disclosed to other persons, stored together with the Card, written on the Card, or stored together with or in the mobile end device (not even in modified form). However, the means of personal identification may be disclosed to third parties who have been accredited and expressly approved by PostFinance (postfinance.ch/legal-information).
- The chosen means of personal identification must not consist of easily identifiable combinations (telephone number, date of birth, etc.).
- The means of personal identification must be changed immediately if there is reason to believe that another person has become aware of it.
- The Card or the associated mobile end device may not be given to anyone else and must be stored in a safe place.
- The Customer is obligated to minimize the risk of unauthorized access to the digital PostFinance Card stored on the mobile end device by taking appropriate protective measures. PostFinance publishes further information on protecting mobile end devices at postfinance.ch/security.
- The digital PostFinance Card may only be activated on mobile end devices whose SIM card (or eSIM) is in the Customer's name.
- Before changing his mobile phone number (e.g. when terminating the contract with the mobile network operator) as well as when passing on the mobile end device to a third party, the customer must unsubscribe from the service in good time and/or delete the app(s) required for the applicable service(s) from the mobile end device.
- PostFinance must be notified immediately if a Card, PIN and/or mobile end device with a digital PostFinance Card is stolen, seized, misused or lost. Where a criminal offence has been committed, the police must be notified.
- In the event of damages, the Customer shall assist to the best of his knowledge in investigating the case and minimizing the damages.
- The Customer is responsible for disposing of the Card or returning it to PostFinance. The Card must be disposed of in such a way that it cannot be misused.

5. Blocking

The Customer and any person authorized on the account associated with the Card may have PostFinance block the Card (either completely or with regard to individual functions). PostFinance may also have the Card blocked, for example at the account holder's request, if the Card and/or PIN or the end device used for the digital PostFinance Card is lost, if the Card and/or account is terminated, if there are insufficient funds in the account, or upon suspicion of Card misuse. PostFinance may charge a fee for blocking a Card.

6. Rescinding authorization

If the Customer rescinds a cardholder's authorization over the account, he must request the physical Cards to be returned and have the digital Cards blocked. If he is unable to do so, PostFinance must be notified immediately so that it can block the account or the Card. Until PostFinance's receipt of such notification, the Customer shall bear all risks of any misuse of the Card.

7. Online payments

7.1 In order to be able to make payments online, the Customer must authenticate himself using appropriate methods specified by PostFinance. The identification and authentication methods depend on security and risk factors such as the amount of the transaction.

The debit date is specified by the online shop. The authorized amount may be subject to a hold on the cardholder's account for up to five days.

7.2 If the Customer registers the payment method “PostFinance Card” contained in his Card with an online shop as a standard payment method or registers it as the authorized Card with a payment function on the app of a third-party provider, the following provisions shall apply:

- a) In the event of disputes over individual purchases, the Customer must generally deal directly with the seller, in particular also in the event of complaints about goods.
- b) The Customer also has the option of filing a written objection with PostFinance to a debit on his account within 30 days of receipt of his account statement if he does not agree with the debit. The disputed amount will be credited back to him if the debit proves to be unjustified based on PostFinance's investigation.
- c) PostFinance may set limits for payments. For the current applicable limits, please see postfinance.ch/postfinancecard.
- d) Please also note the security advice at postfinance.ch/security.

8. Debiting Card purchases

The Customer acknowledges all cash withdrawals and payments for purchases of goods and services that are made and correctly registered using Cards issued to the Customer's account. Registration is deemed to be correct if the Card was used together with the corresponding means of identification, and technical and administrative investigations by PostFinance do not reveal any indications of recording errors and there is no evidence of any technical malfunction of the system.

If the amount of the purchase is not known to PostFinance when the transaction is checked, PostFinance may place a hold for a standard amount on the account. After the actual purchase amount is supplied, the hold is cancelled and the actual purchase amount is debited from the account.

PostFinance debits withdrawals and purchases made with the Card to the Card account or the accounts authorized for this purpose. PostFinance cannot be held responsible for any disputes between the Customer and third parties.

9. Fees

Cash withdrawals may incur fees (e.g. withdrawals from third-party banks, withdrawals without a valid PostFinance Card, etc.).

If costs are imposed on the Customer by third parties in connection with the use of the Card, they cannot be claimed from PostFinance.

10. Assumption of damages

PostFinance shall assume liability for damages incurred by the Customer as a result of misuse of the Card by third parties, provided that the Customer can prove that he and the cardholders have complied with PostFinance's General Terms and Conditions and these Subscriber Conditions and that they are not at fault in any other way. For the purposes of this section, persons associated with the Customer or each cardholder, whether as a relative or in any other way (e.g. unmarried partners, authorized representatives, persons living in the same household, etc.), shall not be deemed third parties. PostFinance shall not assume any damages covered under an insurance policy or third party or consequential damages. PostFinance must be notified of any damages immediately. The claim form or electronic claim report must be returned to or notified to PostFinance within ten days of receipt. PostFinance shall assume no liability whatsoever for services provided by third parties.

11. Technical malfunction

Technical malfunctions that prevent or restrict the use of the Card do not give rise to any claims for damages.

12. Information from ATMs and devices

PostFinance does not guarantee the accuracy and completeness of information displayed on ATMs and other devices. In particular, there may be a time delay before transactions are displayed. Information on accounts, deposits, booking dates and generally accessible information such as exchange rates shall be deemed provisional and non-binding unless expressly designated as binding.

© PostFinance Ltd, March 2020