

A photograph of two men in a bicycle shop. The man on the left, wearing a maroon shirt, is gesturing with his hands while talking to the man on the right. The man on the right, wearing a blue cardigan over a white polo shirt, is looking at him. In the background, several bicycles are hanging on a wall with a perforated metal pattern. A yellow horizontal bar is positioned above the text box.

How to invest your money securely

Medium-term notes

Medium-term notes allow you to invest your money securely and at the same time benefit from a fixed interest rate for the entire term. So you know the interest income of your investment right from the start.

There are no charges for purchase or redemption. You also have no custody fees to pay.

A brief overview of medium-term notes

- Medium-term notes from PostFinance are an investment managed in the form of an account. They represent a very secure investment due to the good rating enjoyed by PostFinance Ltd.
- You can purchase them via PostFinance accounts from an amount of CHF 5,000 / EUR 3,000. The amount must be divisible by CHF 1,000 / EUR 500. The currency of the debit account and the medium-term note must be identical.
- Medium-term notes can have a term of between 2 and 10 years. Terms are offered only in whole years.
- The interest rate is fixed when you subscribe and remains unchanged for the whole term.
- For investments in excess of CHF 500,000 / EUR 400,000 PostFinance will offer you an individual interest rate.
- The interest is credited to your account once per year less 35% withholding tax.
- At the end of the term you will automatically receive a renewal offer at the prevailing interest rate.

- There are no charges for purchasing or redeeming medium-term notes. The amounts are paid into the account specified upon subscription. There are no custody account fees.
- If you redeem your medium-term notes prematurely, you will be charged a processing fee and refinancing costs.

The current interest rates for our medium-term notes can be found at www.postfinance.ch/interest.

Medium-term notes are a financial investment with a fixed interest rate and a fixed term.

We would be pleased to provide you with personalized advice.

Would you like to purchase medium-term notes? You can do this at www.postfinance.ch/mediumterm. You can find more information about medium-term notes on the website or from your advisor.