

Services and prices for private customers

from 1 July 2019

PostFinance 

Our solutions for private customers

Your needs – our solutions

Money and financial matters are things that people have to think about throughout their entire lives, from opening their first savings account to paying for education or buying their own home, not to mention retirement planning. PostFinance provides its customers with a wide range of financial services for all stages of life and requirements. Our digital banking solutions allow you to manage your finances independently from anywhere and at any time.

Prices and conditions

This brochure sets out the prices and conditions of our products and services for private customers. They can be found in the table with the relevant page numbers. Full details on all our financial services can be found on our website at [postfinance.ch](https://www.postfinance.ch).

Your personal consultation

Take advantage of our advisors' expertise. We would be pleased to look at your needs and wishes in a personal consultation. Make an appointment today.

[postfinance.ch/advice](https://www.postfinance.ch/advice)

	Accounts	Cards	Payments	Digital banking	Investing and trading	Retirement savings and life insurance	Mortgages
Advantage	Whether you're looking for payment, saving or investment services, our accounts form the basis for your daily financial needs.	Debit, credit and prepaid cards from PostFinance for all stages of life.	Whether one-off or recurring, at home or abroad: carry out your payment transactions easily.	Carry out your banking transactions whenever and wherever you want – simple as that.	For small and large wishes: make your money work for you.	Security for your future: we offer the right solution for every retirement need.	Make your housing dream come true with our financing solutions for your own home.
	postfinance.ch/accounts	postfinance.ch/cards	postfinance.ch/payments	postfinance.ch/digital-banking	postfinance.ch/investing	postfinance.ch/retirement	postfinance.ch/mortgages
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As at: 1 July 2019. Prices subject to change.

Please note: for EUR/foreign currency accounts, the prices in CHF are converted monthly into the account currency at a special average rate and debited for the account.

Interest rates

You can obtain an overview of interest rates at any PostFinance branch, your Swiss Post branch or at postfinance.ch.

Various account services and fees

Various account services

Services	Conditions
Account balance information	CHF 4 per enquiry
Account blocking by PostFinance	CHF 20 (if account is blocked due to negative balance, otherwise free of charge)
Reminder for account overdraft	CHF 20 (first demand is free)
Cash outpayment upon closing account	CHF 20
Account balance with gross accrued interest for archived data (older than 15 months)	Price for enquiries
Immediate information at Swiss Post branches	CHF 15 ¹
Enquiries into domestic payment transactions	CHF 30 ²
Enquiries into international payment transactions	CHF 60 ²
Repeat orders of account documents	min. CHF 30 ³
Price for address enquiry	CHF 120 per hour
Account blocking due to lack of contact/dormancy	CHF 120 per hour
Fee for the special treatment and monitoring of assets designated as contactless/dormant	CHF 120 per year
Cash international withdrawal	CHF 60
Revocation of Giro international	CHF 60

¹ For enquiries into domestic inpayments.

² The price does not apply to corrections made over the telephone.

The price is charged retroactively, and only if PostFinance has verifiably carried out the order correctly.

³ In instances of increased expenses.

Supplements for customers domiciled abroad

Additional fees and limits for customers domiciled outside Switzerland and Liechtenstein

Fees/limits	Conditions
Domicile abroad	CHF 25/month per private account
Cash withdrawal limit per customer and calendar year ^{1,2}	CHF 50,000

¹ In the case of partner accounts, the partnership is classed as a customer.

² For customers domiciled in France, Greece and Italy, there is an additional monthly cash outpayment limit of CHF 25,000.

Private accounts

	Private account (CHF/EUR/FC)	Private account plus (CHF/EUR/FC)	Youth and student account ¹ (CHF/EUR/FC)
Description	<p>Salary and pension account</p> <ul style="list-style-type: none"> – For daily payment transactions in Switzerland and abroad – Account management online or in paper format – PostFinance Card Direct free of charge² – Can be managed as an individual account or a joint account 	<p>Salary and pension account</p> <ul style="list-style-type: none"> – For daily payment transactions in Switzerland and abroad with additional benefits – Account management online or in paper format – PostFinance Card Direct free of charge² – Can be managed as an individual account or a joint account 	<p>Account for young people up to the age of 20 and young adults in training or education (18 to 30 years of age)</p> <ul style="list-style-type: none"> – Account management online or in paper format – PostFinance Card Direct free of charge²
Advantages	<ul style="list-style-type: none"> – Flexible number of accounts – Available in CHF/foreign currency – Free payment transactions – Monthly account statement, annual interest statement, unlimited number of payment and standing orders – Free cash withdrawal with the PostFinance Card Direct at Postomats, all Swiss Post branches, at Migros, at Manor and Spar branches as well as at SBB counters, at Denner and at Coop Pronto 	<ul style="list-style-type: none"> – Flexible number of accounts – Available in CHF/foreign currency – Free payment transactions – Monthly account statement, annual interest statement, unlimited number of payment and standing orders – Free cash withdrawal with the PostFinance Card Direct at Postomats, all Swiss Post branches, at Migros, at Manor and Spar branches as well as at SBB counters, at Denner and at Coop Pronto – Free cash withdrawals at third-party ATMs in Switzerland and abroad³ – Half-price issuing commission for funds from PostFinance⁴ 	<ul style="list-style-type: none"> – Preferential interest rate – Special/exclusive offers – With the student account: free Visa Classic Card, Mastercard® Standard or Mastercard® Value – With the youth account: free Mastercard® Value – Free cash withdrawal with the PostFinance Card Direct at Postomats, all Swiss Post branches, at Migros, at Manor and Spar branches as well as at SBB counters, at Denner and at Coop Pronto – Cash withdrawal at ATMs and abroad (fees apply) – Half-price issuing commission for funds from PostFinance⁴
Account management fees ⁵	<ul style="list-style-type: none"> – CHF 5 per customer per month – Free of charge for fixed assets of CHF 25,000 and over⁶ – Free of charge with life insurance (for the corresponding customer relationship, held in same name) or a mortgage (for all of the mortgage holder's customer relationships) 	<ul style="list-style-type: none"> – CHF 12 per customer per month – For customer assets of CHF 25,000 and over: CHF 5 per customer per month⁷ – Free of charge for fixed assets of CHF 25,000 and over⁶ – Free of charge with life insurance (for the corresponding customer relationship, held in same name) or a mortgage (for all of the mortgage holder's customer relationships) 	<ul style="list-style-type: none"> – Free account management⁸ – Payment instructions and standing orders: unlimited free with e-finance and in paper format
Account statements ⁹ :			
– Monthly on paper	CHF 1 per statement and month	CHF 1 per statement and month	CHF 1 per statement and month
– Itemized on paper	CHF 10 per statement and month	CHF 10 per statement and month	CHF 10 per statement and month
Account statements	Free withdrawal of the account balance with the PostFinance Card Direct ¹⁰ (outpayments in cash based on cash holdings)	Free withdrawal of the account balance with the PostFinance Card Direct ¹⁰ (outpayments in cash based on cash holdings)	Free withdrawal of the account balance with the PostFinance Card Direct ¹⁰ (outpayments in cash based on cash holdings)

¹ Being in training or education for a period of at least one year (full-time or while working) is required. This includes vocational training, middle school, technical education, higher technical education, universities of applied sciences and universities. Age: 18 to 30 years of age.

² PostFinance Card Direct only available for accounts held in CHF and EUR.

³ Excluding fees from third parties.

⁴ Excluding fund units purchase via e-trading.

⁵ For private and savings accounts in CHF and EUR with assets of at least CHF 500,000 (or the equivalent in euros), PostFinance charges a 1% customer asset fee on the credit balance above this amount.

⁶ Fixed assets are calculated monthly. The amount at the end of the month – made up of the total of investment funds (PostFinance funds, third-party funds), retirement funds (pillar 3a and vested benefits) and e-trading (custody account assets without cash) – is taken into account.

⁷ Assets are calculated monthly. For private accounts in CHF and EUR, foreign currency accounts in all currencies and savings accounts/e-savings accounts, the monthly average rate applies. For medium-term notes, fixed-term deposits, retirement savings account 3a, vested benefits account, PostFinance funds, third-party funds and e-trading, the month-end balance applies. The account management fees calculated for the relevant month will be debited on the last day of the following month.

⁸ The account management fees for the private account plus also apply to the youth account plus / student account plus.

⁹ Electronic account statements are free of charge.

¹⁰ Private accounts in EUR: 1% commission on EUR cash withdrawals at Swiss Post branches.

Domestic payments

Inpayments at Swiss Post branches

Inpayments at Swiss Post branches

Prices are charged to the account of the **beneficiary of the cash inpayment**. Inpayments at a Swiss Post branch in Switzerland are only possible in CHF, and, at specially designated post branches, in EUR. Inpayments in EUR are made with the EUR inpayment slips; the same prices apply as for the red or orange inpayment slip in CHF. Inpayments in CHF to an account in foreign currency are converted at the current Cash international selling rate. The charges also apply to inpayments at branches with partners or in locations with the home delivery service.

Inpayment slips	Orange (ISR) ¹	Red (IS) ²
Inpayments up to CHF 50	CHF 0.90	CHF 1.50
Inpayments up to CHF 100	CHF 1.20	CHF 1.80
Inpayments up to CHF 1,000	CHF 1.75	CHF 2.35
Inpayments up to CHF 10,000	CHF 2.95	CHF 3.55
Each additional CHF 10,000 or fraction thereof	CHF 0.90	CHF 0.90

¹ Orange inpayment slip (ISR) with reference number.

² Red inpayment slip (IS).

Inpayments to own account ¹	Conditions
Up to 20 inpayments each month	Free of charge
21st and subsequent inpayments each month	The same as inpayments at Swiss Post branches ²

¹ Inpayments in cash made by the account holder, with inpayment slip, PostFinance Card Direct, account card.

² Inpayments with a card as for the orange inpayment slip (ISR).

Additional service	Condition
Inpayment for immediate credit	CHF 16

Inpayment at Postomat with a paying-in function

Inpayments to own account	Conditions
Up to 20 inpayments per month	Free of charge
21st and subsequent inpayments each month	The same as inpayments at Swiss Post branches ¹
Daily limit	CHF 20,000 ²

¹ Inpayments with card as for with orange inpayment slip (ISR).

² EUR: equivalent value in EUR at the current selling rate from the last 24 hours.

Transfers using a form (payment order / standing order), direct debits

Transfers in CHF to a private account in EUR or a private account in foreign currency and vice versa are converted at the current PostFinance exchange rate. Direct debits to a private account which is not managed in the same currency as the order (e.g. EUR direct debit to a CHF account) will be converted at the current foreign exchange rate applied by PostFinance.

Private account in CHF

Payment and standing orders on paper and setting up standing orders on paper are free of charge. Debits via CH-DD and SEPA Direct Debit are free of charge.

Notification	Paper	E-finance (PDF)
Execution confirmation of payment order	CHF 1 (per document)	Free of charge
Single confirmation of payment order without slip images	Up to 10 transactions: CHF 1 (per document) For each additional transaction: CHF 0.10	Free of charge
Single confirmation of payment order with slip images	Up to 10 transactions: CHF 1 (per document) For each additional transaction: CHF 0.10	Free of charge
additionally	CHF 0.20 per slip image	CHF –.20 per slip image
Processing message	Free of charge	Free of charge

Private account in EUR / foreign currency

The same prices apply to payment orders, standing orders, CH-DD and SEPA Direct Debit as to the private account in CHF. Third-party fees are charged to the beneficiary.

Forms

Services	Prices ¹
Red inpayment slip (IS) with receipt slip (without preprinted account name)	CHF 0.02 per unit
Red inpayment slip (IS) with receipt slip (preprinted with account name)	CHF 0.10 per unit
Cash international without receipt slip	CHF 2 per 100 forms
Giro international without receipt slip	CHF 2 per 100 forms

¹ Orders of up to 100 forms per calendar year are free of charge.

Rejects for inpayment slips (IS)

Service	Condition
Reject (non-machine-readable preprinted slip)	CHF 1.20

Domestic payments

Transfer via e-finance, electronic standing order (ESO), electronic payment order (EPO)

Transfers in CHF to a private account in EUR or a private account in foreign currency and vice versa are converted at the current PostFinance exchange rate.

Private account in CHF

Electronic payment and standing orders (via e-finance) and setting up standing orders online (in e-finance) are free of charge.

Value-added service	Condition
E-finance express orders	CHF 5 per transaction

Notification (data delivery)	Paper	E-finance or file transfer (ISO20022 or PDF)
Payment confirmation	CHF 1 (per document)	Free of charge
EPO execution confirmation	CHF 1 (per document)	Free of charge
EPO individual confirmation	Up to 10 transactions: CHF 1 (per document) For each additional transaction: CHF 0.10	Free of charge
Processing message	Free of charge	Free of charge

Private account in EUR/foreign currency

The same prices apply to payment orders and standing orders. Third-party fees are charged to the beneficiary.

PostFinance Digital Banking

PostFinance does not charge fees for its mobile services (e-finance, eBill, PostFinance App, PostFinance Benefit, PostFinance TWINT, etc.).

Means of payment for travel

Travel payment methods

	Foreign currency (Change)	Travel Cash card ¹
Minimum order amount	CHF/EUR/USD 100 ²	CHF/EUR/USD 100
Maximum order amount	CHF/EUR/USD 100,000 (per order)	CHF/EUR/USD 10,000 (per card)
Processing and shipping fee	CHF/EUR/USD 5 (per order, depending on account currency)	None
Commission ³	None ³	1.5% of loaded amount
Conversion rate if applicable	Banknote rate	Foreign exchange rate

Services in all currencies can be ordered from private accounts in CHF.

Only services in EUR or USD can be purchased from accounts in these currencies.

¹ Each customer may hold up to five Travel Cash cards.

² Depending on debit account currency.

³ 1% premium for orders from private/savings accounts in EUR or private accounts in USD. When ordering CHF banknotes an additional 1.5% premium will be charged (minimum CHF 10/maximum CHF 100).

Order today, delivered tomorrow

Banknotes in around 80 foreign currencies can be ordered via e-finance, by telephone on 0848 888 700 (max. CHF 0.08/min. in Switzerland) or at any PostFinance branch.

[postfinance.ch/travel](https://www.postfinance.ch/travel)

With the exception of exotic currencies, deliveries are made on the next working day for orders placed before 1 p.m.

Mailing only possible within Switzerland and the Principality of Liechtenstein.

Money exchange

At Swiss Post branches with euro service	Condition
Per exchange transaction (CHF–EUR/EUR–CHF)	CHF 2

Debit cards and Travel Cash card



Services	PostFinance Card Direct in CHF
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Advantages	
	<ul style="list-style-type: none"> – Make purchases as well as payments at hotels, in restaurants and online – Withdraw cash abroad at over a million ATMs (look out for the "Plus" and "Eufiserv" logos)

Services	Prices
Annual fee for main/additional card	Free of charge
Cash withdrawals at Postomats	Free of charge ¹
CHF withdrawals at Swiss ATMs	CHF 2 (free of charge with private account plus)
EUR withdrawals at Swiss ATMs	CHF 5 (free of charge with private account plus) ¹
Cash withdrawals at ATMs abroad	CHF 5 (regardless of the national currency ³ / free of charge with private account plus ⁴)
Purchases in Switzerland and abroad (purchases of goods/services)	Only available in Switzerland, free of charge
Blocking a card	CHF 20 per message (free of charge through e-finance)
Replacement card (if lost/stolen)	CHF 30 per card (CHF 25 through e-finance)
PIN replacement	CHF 30
Spending/withdrawal limits per day	Limits
Cash withdrawals and goods purchases at the Swiss Post branch counter	Account balance ⁶
Cash withdrawals at ATMs in Switzerland and abroad, and at EFT/POS terminals in Switzerland	CHF 1,000 or equivalent ⁷
Purchase of goods and services	CHF 3,000
Spending/withdrawal limits per month	Limit
– Per card (combination of cash withdrawals and goods purchases per card)	CHF 5,000
– Per account (if more than one card belongs to the same account)	

The cash outpayment limit of CHF 50,000 per year remains reserved for customers domiciled abroad. Individual card limits are possible and can be discussed with the person handling the account.

¹ Any conversions are made at the PostFinance banknote rate.

² Prices depend on the card currency. Prices are deducted from the card balance.

³ Currency conversion at current forex rate.

⁴ Excluding third-party fees.



PostFinance Card Direct in EUR	Account card in CHF/ Account card in EUR	Travel Cash card (prepaid card)
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<ul style="list-style-type: none"> – Withdraw cash abroad at over a million ATMs (look out for the "Plus" and "Eufiserv" logos) – No conversion losses on withdrawals in EUR 	<ul style="list-style-type: none"> – Cash withdrawals at Postomats and at Swiss Post branches in Switzerland 	<ul style="list-style-type: none"> – Prepaid card which can be loaded around the clock via e-finance or by telephone – Cash withdrawal or cashless payment – Free replacement worldwide
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Prices	Prices	Prices
Free of charge	Free of charge	Free of charge
Free of charge ¹	Free of charge ¹	CHF/EUR/USD 5 ²
CHF 2 (free of charge with private account plus) ¹	–	CHF/EUR/USD 5 ²
CHF 5 (free of charge with private account plus)	–	–
CHF 5 (regardless of the national currency ³ / free of charge with private account plus ⁴)	–	CHF/EUR/USD 5 ² (CHF/EUR/USD 7.50 ² from 1 September 2019)
Only available in online shops, free of charge	–	CHF/EUR/USD 1 ²
CHF 20 per message (free of charge through e-finance)	CHF 20 per message	Free of charge
CHF 30 per card (CHF 25 through e-finance)	CHF 30 per card	Free of charge
CHF 30	CHF 30	Free of charge ⁵
Limits	Limits	Limits
Account balance ⁶	Account balance ⁶	–
EUR 800 or equivalent (ATMs only) ⁷	CHF 1,000 (or EUR 800) or equivalent (Postomat only) ⁷	Loaded card balance ⁸
EUR 2,000 (Internet shops only)	–	Loaded card balance ⁸
Limit	Limit	Limit
EUR 4,000	CHF 5,000 (or EUR 4,000)	Loaded card balance ⁸

⁵ Free immediate replacement.

⁶ Account balance in terms of cash holdings.

⁷ The maximum withdrawal amount depends on the terminal. Amounts which exceed the terminal limit can be withdrawn in several stages. Any fees are charged per withdrawal.

⁸ Maximum top-up amount is CHF/EUR/USD 10,000 per card and loading, or CHF/EUR/USD 100,000 per card and year (365 days). A maximum of five Travel Cash cards are allowed per customer.

Credit cards and prepaid cards



Services	PostFinance Visa Classic Card / PostFinance Mastercard® Standard
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Advantages	
	<ul style="list-style-type: none"> – Cash bonus programme (0.6% in the 1st year; 0.3% from the 2nd year) – Access to credit card details at all times via e-finance – Free SMS notification for executed transactions – Rental car benefits with AVIS

Services	Prices
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Annual price for main card	CHF 50 (free with student account)
Annual price for additional card	CHF 20
Cash withdrawals at ATMs in Switzerland and abroad	3.5% commission (min. CHF 10) ^{2, 3}
Purchases in foreign currencies (purchases of goods and services)	Currency exchange rate ⁴ Processing surcharge: 1.2%
Blocking a card	Free of charge
Replacement card	CHF 30 per card (CHF 25 through e-finance)
Replacement PIN	CHF 20 (free of charge through e-finance)

Limits	Limits
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Standard limit ⁵	CHF 5,000
of which for cash withdrawals at ATMs in Switzerland and abroad	CHF 1,000 (per day) ^{6, 7}

Interest on part payments or arrears	9.5%
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Reminder fees	CHF 20 up to CHF 40
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PostFinance Visa Gold Card / PostFinance Mastercard® Gold	PostFinance Visa Platinum	PostFinance Mastercard® Value (prepaid card)
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<ul style="list-style-type: none"> – Cash bonus programme (1.0% in the 1st year; 0.5% from the 2nd year) – Access to credit card details at all times via e-finance – Free SMS notification for executed transactions – Rental car benefits with AVIS 	<ul style="list-style-type: none"> – Cash bonus programme (1.0% in the 1st year; 0.5% from the 2nd year) – Access to credit card details at all times via e-finance – Free SMS notification for executed transactions – Rental car benefits with AVIS – Travel cancellation fees – Deductible exclusion for hire cars – Concierge service 	<ul style="list-style-type: none"> – Cash bonus programme (0.6% in the 1st year; 0.3% from the 2nd year) – Access to credit card details at all times via e-finance – Free SMS notification for executed transactions
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Prices	Prices	Prices
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CHF 90	CHF 250 ¹	CHF 50 (free with student and youth account)
CHF 40	First card free, each further card CHF 90	–
3.5% commission (min. CHF 10) ^{2, 3}	Free of charge ^{2, 3}	3.5% commission (min. CHF 10) ^{2, 3}
Currency exchange rate ⁴ Processing surcharge: 1.2%	Currency exchange rate ⁴ Processing surcharge: 1.2%	Currency exchange rate ⁴ Processing surcharge: 1.2%
Free of charge	Free of charge	Free of charge
CHF 30 per card (CHF 25 through e-finance)	CHF 30 per card (CHF 25 through e-finance)	CHF 30 per card (CHF 25 through e-finance)
CHF 20 (free of charge through e-finance)	CHF 20 (free of charge through e-finance)	CHF 20 (free of charge through e-finance)

Limits	Limits	Limits
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CHF 10,000	CHF 15,000	Loaded card credit, max. CHF 10,000
CHF 1,000 (per day) ^{6, 7}	CHF 1,000 (per day) ⁷	CHF 1,000 (per day) or maximum loaded card balance ⁷

9.5%	9.5%	–
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CHF 20 up to CHF 40	–	–
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¹ First additional card free of charge (each further card in accordance with selected product).

² A processing surcharge of 1.2% will be charged for withdrawals in foreign currency.

³ Third-party fees are possible and will not be refunded by PostFinance.

⁴ PostFinance uses the UBS currency selling rate. The exchange rate used is set once a day and is valid for processing on the next working day.

⁵ The limit granted may differ from the standard limit (determined in accordance with credit check).

⁶ Or up to 40% of the monthly card limit.

⁷ The maximum withdrawal amount depends on the terminal. Amounts which exceed the terminal limit can be withdrawn in several stages. Any fees are charged per withdrawal.

International payments

Services	Inpayments at Swiss Post branches
Cash international	Condition
Cash outpayment to beneficiary in foreign currency	CHF 12 ¹
Giro international²	Conditions
Transfer to an account worldwide (shared cost) ³	CHF 12 ¹
SEPA-compliant without third-party charges (transfer time one bank working day)	–
Giro international urgent²	Condition
Urgent transfer to an account (shared cost) ³	CHF 22 ¹
Additional payable services (in addition to basic price)	Conditions
Additional charge for payment without PostFinance Card Direct for cash and Giro international (urgent)	CHF 8 ^{5,6}
“Our cost” ⁷ fee option for Giro international/ Giro international (urgent)	CHF 20
Missing/insufficient IBAN details for transfers to an EU/EEA country	– ⁸

¹ Purchase and sale rates apply for Cash international.

² Some banks charge their customers a credit fee for incoming payments. PostFinance has no influence over this. These costs cannot be assumed by the customer.

³ Any third-party fees will be deducted from the transfer amount.

⁴ Purchase and sale rates apply for foreign currencies. The rate for immediate transactions applies for Giro international urgent.

⁵ For administrative tasks associated with the fight against money laundering.

⁶ Maximum amount: CHF 4,999.99 per transaction/customer transaction.

⁷ All fees through to the recipient bank will be borne by the principal with this flat rate. The full amount is credited to the recipient bank. Please note that some banks charge their customers for incoming payments. PostFinance has no influence over this.

⁸ The IBAN is mandatory for transfers to an EU/EEA country.

Outpayment in cash from abroad at Swiss Post branches

The above prices are deducted from the amount of the transfer.
The Cash international buying rate applies to conversions.

Cash international (beneficiary)	Conditions
Per “shared cost” transaction	CHF 6
Per “our cost” transaction	Free of charge

Payment order (PO) / standing order (SO)	E-finance / electronic standing order (ESO) / electronic payment order (EPO)
Condition	Condition
CHF 9 ¹	CHF 6 ¹
Conditions	Conditions
CHF 5 ⁴	CHF 2 ⁴
CHF 5 ⁴	Free of charge ⁴
Condition	Condition
CHF 15 ⁴	CHF 12 ⁴
Conditions	Conditions
–	–
CHF 20	CHF 20
CHF 8	CHF 8

Cheques

Emergency cash / replacement cheque (only for accounts in CHF)¹

Services	Prices	Limits
Withdrawal without card (account holder known personally)	CHF 13	Account balance based on cash holdings
Withdrawal without card (account holder not known personally)	CHF 13	CHF 1,000
Withdrawal without card if the system is not functioning or the card is defective (not visible)	Free of charge	CHF 1,000 per day and account

¹ Replacement cheques can only be used in selected Swiss Post branches. Please enquire with staff.

E-cheque (for accounts in CHF and EUR)

Services	Prices	Limits
Cash or goods/services (without a card), account holder known personally	CHF 11	Account balance based on cash holdings
Cash or goods/services (without a card), account holder not known personally	CHF 11	CHF 1,000/EUR 700 per day and account
Cash or goods/services (with card) if the system is not functioning or the card is defective (not visible)	Free of charge	CHF 1,000/EUR 700 per day and account

Savings products

Savings account / e-savings account / gift savings account ¹

Advantages

- For short- and medium-term savings targets
- Gift savings account for grandchildren or godchildren up to the age of 18

Withdrawals ²	Conditions
Amount not subject to charge per customer ³ and calendar year	100,000 (regardless of currency)
For larger amounts	3-month notice period ⁴
Number of free withdrawals per customer ³ and calendar year	10 in total
Further withdrawals (from 11)	CHF 8 per withdrawal/ payment slip

¹ For private and savings accounts in CHF and EUR with assets of at least CHF 500,000 (or the equivalent in euros), PostFinance charges a 1% customer asset fee on the credit balance above this amount.

² Savings accounts in EUR: 1% fee on EUR cash withdrawals at Swiss Post branches.

³ In the case of partner accounts, the partnership is classed as a customer.

⁴ No written notice required for transfer to a PostFinance service (exception: cash withdrawals and withdrawals on a postal account). If the notice period is not observed, a debit of 1% of the amount in excess of the limit will be charged at the end of the month or in the event that an account is closed. Notice given on amounts remains valid for 30 days after the notice deadline.

Account statements

Account statements for the savings account, e-savings account and gift savings account are free.

Investment and retirement savings products

Funds from PostFinance

Purchase ¹	Conditions
Issuing commission on purchase amount	1% ²
For holders of a private account plus, youth/student account	0.5% ³

¹ When purchasing an international fund (fund domicile), Swiss federal stamp duty of 0.15% will be charged on top of the issuing commission.

² Maximum issuing commission: CHF 1,000 (or equivalent in foreign currency).

³ Maximum issuing commission: CHF 500 (or equivalent in foreign currency).

Custody account

Services	Conditions
Custody account management	Free of charge
Enquires about custody accounts (charged at cost)	CHF 100/hour

E-trading

Prices and conditions for e-trading can be found at postfinance.ch/e-trading.

Retirement savings products

Services	Conditions
Vested benefits account – Advance withdrawal for own-use residential property	Account management fee: CHF 9/quarter – one-off processing fee of CHF 400
Retirement savings account 3a – Advance withdrawal for own-use residential property	Account management free of charge – CHF 200 per advance withdrawal and account holder
Life insurance	According to individual quotation
Retirement funds	– No issuing and redemption commission – Free custody account management

Financing products

Mortgages

Services	Conditions
Change to loan	CHF 250
Early withdrawal from the loan agreement ¹	CHF 500
Reminder fees for interest and amortization in arrears, indirect amortization, insurance premiums for pledged policies (first request free of charge)	CHF 20

¹ When repaying a fixed-length mortgage loan prior to maturity, the borrower must pay PostFinance, in addition to the capital and the interest currently due and any interest overdue, a flat rate indemnity of 0.4% of the capital still owed. This indemnity covers the expenses already incurred by PostFinance and occurring during the whole mortgage period (part of interest) but which are no longer covered because of the missing interest payments no longer being made by the borrower.

In addition, the borrower must pay PostFinance a prepayment penalty. This is calculated from the difference between the agreed mortgage interest and the interest obtainable from an investment on the money or the capital market with a term prior to maturity of the agreed mortgage end date, multiplied by the outstanding capital and the remaining duration in years. Should the mortgage interest rate be higher than the investment rate, the resulting difference is to be paid by the borrower. Should the mortgage interest rate be lower than the investment rate, the excess due to the borrower will be offset against the indemnity for expenses.

Construction loan

Service	Condition
Non-consolidation fee (if consolidation is not carried out by PostFinance)	0.5% of the highest construction loan amount used, or at least CHF 500

Irrevocable promise to pay

Services	Conditions
Irrevocable promise to pay with a mortgage at PostFinance	Free of charge
Irrevocable promise to pay without any background in financing at PostFinance	CHF 300

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