

Range of cards

## The PostFinance Ltd range of cards

Pay any time, anywhere

Whether at home or abroad: the PostFinance Card, PostFinance Visa Business Card and the Travel Cash 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.

### 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 postal account. The PostFinance Card enables you and authorized employees to:

- Withdraw cash at post offices and at all Postomats in Switzerland.
- Withdraw cash at ATMs in Switzerland and at ATMs abroad with the "EUFISERV" and "PLUS" labels.
- Pay conveniently in Switzerland in most shops, garages, restaurants, on public transport and in online shops, etc.<sup>1</sup>
- Contactless payments possible in selected shops.

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 when withdrawing cash in euros.

<sup>1</sup> PostFinance Card in EUR:  
Purchase of goods only possible in online shops

#### 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 post office 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)

October 2018. Current and full prices can be found at [www.postfinance.ch/prices-bc](http://www.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 post offices and at Postomats with a deposit function. Inpayment of euro notes is possible in post offices that accept euros as well as at Postomats with a deposit function.

- The inpayment is credited to your account on the same day: the money is made available to you quickly and you benefit from the interest.
- The card is non-nominal and transferable. It can therefore be given to a person who does not have signing authority for your account.
- Postomats with a deposit function are available around the clock. You can pay money into your account at any time and are no longer restricted to counter opening times.
- The complete process is paperless.

#### 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 post office counter using an orange inpayment slip (ISR)

September 2016. Current and full prices can be found at [www.postfinance.ch/prices-bc](http://www.postfinance.ch/prices-bc).

Pay easily and securely at over 80,000 sales points in Switzerland.

### 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.
- 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.

### Bonus programme: money back on every purchase worldwide

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

### 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 Debit Direct or inpayment slip.

### Prices and conditions PostFinance Visa Business Card

Annual charge	CHF 80 per card
Bonus	0.3%; double bonus in the first year
Annual interest on default	9.5%
Cash withdrawals at ATMs in Switzerland	3.5% fee (min. CHF 10 per withdrawal)
Cash withdrawals at ATMs abroad	3.5% fee (min. CHF 10 per withdrawal), 1.2% processing surcharge; exchange rate <sup>1</sup>
Purchases in Switzerland and abroad	If in foreign currency: 1.2% processing surcharge; exchange rate <sup>1</sup>

<sup>1</sup> PostFinance uses the UBS currency selling rate fixed on the day preceding the booking date.

September 2016. Current prices can be found at [www.postfinance.ch/prices-bc](http://www.postfinance.ch/prices-bc).

### Travel Cash card

The Travel Cash card is ideal as an expenses card for employees in the field or for staff on business trips. The card is almost like a wallet, but much safer and can be topped up with cash at any time.

- Prepaid card in CHF, EUR or USD, top-ups possible
- Worldwide cash withdrawals in local currency at around 2 million ATMs (regardless of the card currency).
- Pay easily and conveniently in over 35 million shops, hotels and garages all over the world.
- Contactless payments possible in selected shops.
- Prepaid card: unlike other cards this card is not directly linked to an account and is also protected by a PIN.
- If lost or stolen, the card as well as its residual value is replaced quickly and free of charge anywhere in the world.
- The card can be topped up from a CHF account but also from an EUR or USD account: Travel Cash cards in EUR can also be topped up from an EUR account and cards in USD can be topped up from a USD account.

### Prices and conditions Travel Cash card

Annual price	Free of charge
Replacement card	Free of charge
Card top-up	1.5% fee on top-up amount
Cash withdrawals at ATMs in Switzerland and abroad	CHF/EUR/USD 5
Purchases in Switzerland and abroad	CHF/EUR/USD 1

September 2016. Current and full prices can be found at [www.postfinance.ch/prices-bc](http://www.postfinance.ch/prices-bc)

### Do you have any questions?

Apply now for your card(s) by going to [www.postfinance.ch/rangeofcards](http://www.postfinance.ch/rangeofcards).

You will find the information you need here or from your advisor.

You can contact us by telephone on 0848 888 900 (max. CHF 0.08/min. in Switzerland).