

# Comparison of cards business customers

## Services

	PostFinance Card Direct in CHF	PostFinance Card Direct in EUR	PostFinance Card Pay in CHF/EUR	PostFinance Visa Business Card	Travel card in CHF/EUR and USD (Mastercard)
<b>Application</b>	A variety of payment options, worldwide cash withdrawals	Worldwide cash withdrawals, EUR exchange rate risks can be avoided	Pay in cash to your own account at post offices and Postomats with paying-in function	Accepted method of payment worldwide	Reloadable prepaid card, withdraw cash worldwide and pay worldwide in stores and online shops. Ideal as an expenses card for field staff or business travellers
<b>Debit</b>	Business account	Business account	–	Payment using an inpayment slip or Swiss Direct Debit	Prepaid balance (top up card in advance)
<b>Cashless payments throughout Switzerland (including contactless payments)</b>	✓	–	–	✓	✓
<b>Cash withdrawals throughout Switzerland</b>	✓	✓	–	✓	✓
<b>Cashless payments worldwide</b>	–	–	–	✓	✓
<b>Cash withdrawals worldwide</b>	✓	✓	–	✓	✓
<b>Use at online shops</b>	✓	✓	–	✓	✓
<b>Cash withdrawals at post offices</b>	✓	✓	–	–	–
<b>Top-ups</b>	–	–	–	In e-finance, by inpayment slip or by standing order	In case of individual signing authority: via e-finance, PostFinance App, by telephone, in PostFinance branches or in writing (using the order form). In case of joint signing authority, the order form must be used. The signed order form can be sent to us via e-mail, fax or by post
<b>Spending/withdrawal limits</b>	Cash withdrawals at ATMs: CHF 1,000.– per day, cash withdrawals at post offices: account balance in terms of cash holdings, goods purchases: CHF 3,000.– per day (max. CHF 5,000.– per month)  Adjust your limits in e-finance or with the help of a consultant	Cash withdrawals at ATMs: EUR 800.– per day, cash withdrawals at post offices: account balance in terms of cash holdings, goods purchases (online shops only): EUR 2,000.– per day (max. EUR 4,000.– per month)  Adjust your limits in e-finance or with the help of a consultant	–	Monthly limit: individual Cash withdrawal limit: 40% of the card limit, max. CHF 1,000.– per day	Topped-up card balance, maximum top-up amount CHF/EUR/USD 10,000.–, max. CHF/EUR/USD 100,000.– in 365 days per card
<b>Card replacement in case of loss or theft</b>	Worldwide replacement	Worldwide replacement	–	Worldwide replacement	Free replacement worldwide
<b>Special info</b>	–	–	The card is non-nominal and transferable. It can therefore be given to a person who does not have signing authority for your account	Bonus programme: cash-back reward of 0,3% on all purchases made on the credit card (excluding fees, cash withdrawals and interest). Double bonus in the first year	Free Hotelcard included. Overview of card balance online or by phone at all times (business customers may own up to 3 cards per employee, one per currency)

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## Prices and terms

	PostFinance Card Direct in CHF	PostFinance Card Direct in EUR	PostFinance Card Pay in CHF/EUR	PostFinance Visa Business Card	Travel card in CHF/EUR and USD
<b>Annual fee</b>	CHF 30.– per card	CHF 30.– per card	CHF 12.– per card	CHF 80.– per card	Free of charge
<b>Cash withdrawal at Postomat</b>	Free of charge	Free of charge	–	3,5% commission (min. CHF 10.–)	CHF 5.–, EUR 5.–, USD 5.– (deducted from the card balance)
<b>Cash withdrawal at post office</b>	Free of charge	1% of EUR amount withdrawn	–	–	–
<b>CHF withdrawal at Swiss ATM</b>	CHF 2.–	CHF 2.–	–	3,5% commission (min. CHF 10.–)	CHF 5.–, EUR 5.–, USD 5.– (deducted from the card balance)
<b>EUR withdrawal at Swiss ATM</b>	CHF 5.–	CHF 5.–	–	–	–
<b>Cash withdrawals at ATMs abroad (it may happen that foreign financial institutions charge additional fees)</b>	CHF 5.– (irrespective of national currency)	CHF 5.– (irrespective of national currency)	–	3,5% commission (min. CHF 10.–), 1,2% processing surcharge; exchange rate <sup>1</sup>	CHF 7.50, EUR 7.50, USD 7.50 (deducted from the card balance)
<b>Transactions abroad</b>	Possible in Switzerland only, no surcharge	–	–	1,2% processing surcharge; exchange rate <sup>1</sup>	CHF 1.–, EUR 1.–, USD 1.– (deducted from the top-up balance)
<b>Inpayment into your own account</b>	Up to 20 inpayments per month free of charge From the 21st inpayment per month: similar to inpayments at the post office counter using an orange inpayment slip (ISR)	Up to 20 inpayments per month free of charge From the 21st inpayment per month: similar to inpayments at the post office counter using an orange inpayment slip (ISR)	Up to 20 inpayments per month free of charge From the 21st inpayment per month: similar to inpayments at the post office counter using an orange inpayment slip (ISR)	–	–
<b>Card blocking and card replacement</b>	Card blocking CHF 20.– per report (via e-finance free of charge) Card replacement CHF 30.– per card (via e-finance CHF 25.–)	Card blocking CHF 20.– per report (via e-finance free of charge) Card replacement CHF 30.– per card (via e-finance CHF 25.–)	Card replacement CHF 30.– Card blocking CHF 20.– per report	Card blocking free of charge Card replacement CHF 30.– per card (via e-finance CHF 25.–)	Free of charge, incl. balance
<b>PIN replacement</b>	Involves card replacement, CHF 30.–	Involves card replacement, CHF 30.–	–	CHF 20.– (free if on account of replacement due to theft/loss or when placing orders in e-finance)	Free immediate replacement
<b>Payment period for monthly statement</b>	–	–	–	20 days	–
<b>Annual interest on part payments or defaults</b>	–	–	–	9,5%	–
<b>Reminder expenses</b>	As per PostFinance account	As per PostFinance account	As per PostFinance account	CHF 20.– (first request is free of charge), CHF 20.– for blocking	–
<b>Top up card</b>	–	–	–	Free of charge	1,5% of top-up amount
<b>Unload card</b>	–	–	–	By paying at a salespoint or over the phone through the Card Center	By withdrawal at ATM or payment at sales point
<b>Conversion rate</b>	Withdrawals in Switzerland: banknote rate Withdrawals abroad: foreign exchange rate	Withdrawals in Switzerland: banknote rate Withdrawals abroad: foreign exchange rate	Banknote rate	UBS foreign exchange sell rate <sup>1</sup>	Foreign exchange rate

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

Valid from April 2020