

Comparison of cards private customers

Services

	PostFinance Card Direct in CHF	PostFinance Card Direct in EUR	PostFinance Visa Classic Card PostFinance Mastercard Standard	PostFinance Visa Gold Card PostFinance Mastercard Gold	PostFinance Visa Platinum Card	PostFinance Mastercard Value	Travel Cash card in CHF/EUR and USD (Mastercard)
Application	A variety of payment options, worldwide cash withdrawals	Worldwide cash withdrawals, EUR exchange rate risks can be avoided	Accepted method of payment worldwide	Accepted method of payment worldwide	Accepted method of payment worldwide	Accepted method of payment worldwide	Reloadable prepaid card, withdraw cash worldwide and pay worldwide in stores and online shops.
Debit	Private account	Private account	Swiss Direct Debit, inpayment slip, e-finance, instalment facility	Swiss Direct Debit, inpayment slip, e-finance, instalment facility	Swiss Direct Debit, inpayment slip, e-finance, instalment facility	Prepaid balance (top up card in advance)	Prepaid balance (top up card in advance)
Cashless payments throughout Switzerland (including contactless payments)	✓	–	✓	✓	✓	✓	✓
Cash withdrawals throughout Switzerland	✓	✓	✓	✓	✓	✓	✓
Cashless payments worldwide	–	–	✓	✓	✓	✓	✓
Cash withdrawals worldwide	✓	✓	✓	✓	✓	✓	✓
Use at online shops	✓	✓	✓	✓	✓	✓	✓
Cash withdrawals at post offices	✓	✓	–	–	–	–	–
Top-ups	–	–	–	–	–	Via e-finance, inpayment slip or standing order	Via e-finance, PostFinance App, by telephone, in person at PostFinance branches or in writing (using the order form)

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Spending / withdrawal limits	Cash withdrawals at ATMs: CHF 1,000.– per day; cash withdrawals at post offices: available account balance; goods purchases: CHF 3,000.– per day	Cash withdrawals at ATMs: EUR 700.– per day; cash withdrawals at post offices: available account balance, goods purchases (online shops only): EUR 2,000.– per day	Monthly limit: individual; cash withdrawal limit: 40% of the card limit, CHF 1,000.– per day (incl. withdrawals at ATMs)	Monthly limit: individual; cash withdrawal limit: 40% of the card limit, CHF 1,000.– per day (incl. withdrawals at ATMs)	Monthly limit: individual; cash withdrawal limit: 100% of the card limit, CHF 1,000.– per day (incl. withdrawals at ATMs)	Maximum card balance CHF 10,000.–	Topped-up card balance, maximum top-up amount CHF/EUR/USD 10,000.–, max. CHF/EUR/USD 100,000.– in 365 days per card
Card replacement in case of loss or theft	Worldwide replacement	Worldwide replacement	Worldwide replacement	Worldwide replacement	Worldwide replacement	Worldwide replacement	Free replacement worldwide
Special info	–	–	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. Partner card: CHF 20.– per year	Bonus programme: cash-back reward of 0.5% on all purchases made on the credit card (excluding fees, cash withdrawals and interest). Double bonus in the first year. Partner card: CHF 40.– per year	Bonus programme: cash-back reward of 0.5% on all purchases made on the credit card (excluding fees, cash withdrawals and interest). Double bonus in the first year. First additional card free of charge. Exclusive additional services: insurance, Priority Pass, Concierge Service.	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. Not linked to an account, overview of card value accessible via the Internet, the “My Card” app or by telephone at all times. (Private customers may own up to 5 cards.)

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Prices and terms

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Annual fee for main card	Free of charge	Free of charge	CHF 50.– (free of charge with student account)	CHF 90.–	CHF 250.–	CHF 50.– (free of charge with student and youth account)	Free of charge
Annual fee for additional card	Free	Free	CHF 20.–	CHF 40.–	CHF 90.– ¹	–	Free of charge
Cash withdrawal at Postomat	Free of charge	Free of charge	3.5% commission (min. CHF 10.–)	3.5% commission (min. CHF 10.–)	Free of charge	3.5% commission (min. CHF 10.–)	CHF 5.–, EUR 5.–, USD 5.– (deducted from the card balance)
Cash withdrawal at post office	Free of charge	1% commission	–	–	–	–	–
CHF withdrawal at Swiss ATM	CHF 2.– (free with private account plus)	CHF 2.– (free with private account plus)	3.5% commission (min. CHF 10.–)	3.5% commission (min. CHF 10.–)	Free of charge	3.5% commission (min. CHF 10.–)	CHF 5.–, EUR 5.–, USD 5.– (deducted from the card balance)
EUR withdrawal at Swiss ATM	CHF 5.– (free with private account plus)	CHF 5.– (free with private account plus)	–	–	–	–	–
Cash withdrawals at ATMs abroad (it may happen that foreign financial institutions charge additional fees)	CHF 5.– (irrespective of national currency/free with private account plus, excludes external fee)	CHF 5.– (irrespective of national currency/free with private account plus, excludes external fee)	3.5% commission ² (min. CHF 10.–)	3.5% commission ² (min. CHF 10.–)	Free of charge ²	3.5% commission ² (min. CHF 10.–)	CHF 7.50, EUR 7.50, USD 7.50 (deducted from the card balance)
Purchases in Switzerland and abroad	Possible in Switzerland only, no surcharge	–	1.2% handling fee for foreign currency	1.2% handling fee for foreign currency	1.2% handling fee for foreign currency	1.2% handling fee for foreign currency	CHF 1.–, EUR 1.–, USD 1.– (deducted from the card balance)
Card blocking and card replacement	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 blocking free of charge Card replacement CHF 30.– per card (via e-finance CHF 25.–)	Card blocking free of charge Card replacement CHF 30.– per card (via e-finance CHF 25.–)	Card blocking free of charge Card replacement CHF 30.– per card (via e-finance CHF 25.–)	Card blocking free of charge Card replacement CHF 30.– per card (via e-finance CHF 25.–)	Free of charge, incl. balance
PIN code replacement	Involves card replacement CHF 30.–	Involves card replacement CHF 30.–	CHF 20.– (free for simultaneous replacement due to theft/loss or when ordering in e-finance)	CHF 20.– (free for simultaneous replacement due to theft/loss or when ordering in e-finance)	CHF 20.– (free for simultaneous replacement due to theft/loss or when ordering in e-finance)	CHF 20.– (free for simultaneous replacement due to theft/loss or when ordering in e-finance)	Free immediate replacement

¹ The first card in addition to the PostFinance Visa Platinum Card (second or partner card) is free of charge; each additional card thereafter is subject to the corresponding prices.

² A processing surcharge of 1.2% will be charged for withdrawals in foreign currency. Third-party fees are possible and will not be refunded by PostFinance Ltd.

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Payment period for monthly statement	–	–	20 days	20 days	20 days	–	–
Annual interest on part payments or defaults	–	–	9.5%	9.5%	9.5%	9.5%	–
Topping up card	–	–	–	–	–	Free of charge	1.5% of top-up amount
Reminder expenses	As per PostFinance account	As per PostFinance account	CHF 20.– (first request is free of charge), CHF 20.– for blocking	CHF 20.– (first request is free of charge), CHF 20.– for blocking	CHF 20.– (first request is free of charge), CHF 20.– for blocking	CHF 20.– (first request is free of charge), CHF 20.– for blocking	–
Unloading card	–	–	–	–	–	By payment at sales point or by phone via Card Center	By withdrawal at ATM or payment at sales point

Valid from September 2019