

Handling international payment transactions

Transferring and receiving

Do you want to transfer money abroad easily, quickly and securely? Whether you conduct transactions frequently or only transfer money occasionally, PostFinance can offer you comprehensive, transparent and cost-effective international payment services.

Giro international SEPA

- Free euro transfers to 33 European countries.
- Whenever possible, PostFinance automatically forwards your payments as SEPA payments.
- Payments are credited to the recipient's account within a maximum of one bank working day as of the debit date with no deductions. Some recipient banks deduct a fee for the incoming payment. The customer will have been previously notified about this charge.
- Conditions: Payment in EUR to a SEPA country, specification of IBAN (International Bank Account Number) and BIC (Bank Identifier Code) and the recipient's bank has to be a SEPA participant.

Prices and conditions

Transfer via e-finance	Free of charge
Transfer on paper	CHF 5

As at March 2014. Complete and current prices can be found at www.postfinance.ch/prices-bc.

Giro international

- Transfers to any account in the world from as little as CHF 2.
- Transactions can be made as an individual or standing order, via e-finance or at the post office counter.
- Choice of third-party fee payment.
- The recipient's financial institution usually receives the credit within 2 to 4 working days.

Prices and conditions

Transfer via e-finance	CHF 2
Transfer on paper	CHF 5

As at March 2014. Complete and current prices can be found at www.postfinance.ch/prices-bc.

PostFinance helps SMEs doing business in foreign trade or who aim to do business in foreign trade by providing useful publications on postfinance.ch/aussenhandel (in German).

With over 100 years of experience, PostFinance is the leading international payment provider in Switzerland.

Giro international urgent

- For immediate transfers worldwide.
- Credited to the recipient's financial institution on the same day (subject to acceptance deadlines) or on the next working day.
- Choice of third-party fee payment.

Prices and conditions

Transfer via e-finance	CHF 12
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As at March 2014. Complete and current prices can be found at www.postfinance.ch/prices-bc.

Cash international

- The recipient receives the money in cash or as a cheque. Particularly suitable for regular payments such as pension benefits or insurance payments.
- Transactions can be made as an individual or standing order, as an electronic payment order, via e-finance or at the post office counter.
- Worldwide in over 80 countries.
- Payment/delivery within 5–8 working days.

Prices and conditions

Transfer via e-finance	CHF 6
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Transfer on paper	CHF 9
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As at March 2014. Complete and current prices can be found at www.postfinance.ch/prices-bc.

SEPA Direct Debit

The European direct debit procedure in EUR: the easy and fast way to pay invoices in the euro area.

Find out more at www.postfinance.ch/sdd

Incoming payments from abroad

- Incoming payments in CHF, EUR or another foreign currency.
- Free crediting.

Payment transaction system and correspondent network

- Connection to the most important payment transaction systems in the world such as SWIFT and EUROGIRO.
- Different partnerships with internationally operating banks.

Our tip

What your partners abroad need to know

To make sure a transfer from abroad is conducted smoothly, your business partners abroad require the following information:

BIC (Bank Identifier Code)	POFICHBEXXX
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Beneficiary bank	PostFinance Ltd Mingerstrasse 20 3030 Bern Switzerland
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Name of beneficiary	Name and address of the account holder
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IBAN (International Bank Account Number)	You will find the IBAN for your account on your bank statement or online at www.postfinance.ch/iban .
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Do you have any questions?

Current information about SEPA can be found at www.postfinance.ch/sepa. If you have any questions about international payment transactions we would be happy to help: send an e-mail to internationale.dl@postfinance.ch.

You can contact us by telephone on +41 58 667 97 67 (max. CHF 0.08/min. in Switzerland).