

Product description

Fund consulting basic

With fund consulting basic, you invest independently and receive an investment proposal on demand. You can arrange a consultation at any time.

Your investment needs

You make your own investment decisions – but can benefit from individual advice on demand.

The advantages for you

- Once you have subscribed to the product, you will receive a detailed investment proposal that is tailored to your personal investment strategy. As a rule, the strategy is implemented using a PostFinance Fonds. Upon request, you can benefit from an individual consultation with a customer advisor.
- For each transaction, we automatically check whether your new portfolio still corresponds to your chosen strategy.
- Fund consulting basic offers you a needs-based and straightforward range of investment opportunities. This consists exclusively of PostFinance Fonds and selected third-party funds.

An overview of the most important services

Advice and services	
Access to advice	✓
Investment proposal upon subscription and on demand	✓
Processing of transactions ¹ and custody account management	✓
Review of your investments in line with your investment strategy for every transaction	✓
Online performance overview	✓
Custody account statement	Semi-annually
Swiss tax statement	Subject to a fee
Individual investment strategy	
Joint definition of your investment strategy	✓
Our house view	
Access to market analyses	✓
Purchase and usage channels	
Online and in branch ^{2,3}	✓
Investment solution also available without online access	✓

At a glance

"Advice on request."



Advice and services



Individual investment strategy



Portfolio monitoring



Access to house view



Prices and conditions

Service fees ^{4,5}	0.25% p.a. on average amount of assets in the custody account (waiver of fees until 31.12.2021). Transaction fees, other price positions and information on the fees can be found in the price list for investment solutions at postfinance.ch/investment-information .
Sales remuneration	Yes, already included in the fund costs for the individual instruments. (See <i>Factsheet: costs and sales remuneration in the "Fund self-service" and "Fund consulting basic" investment solutions</i> at postfinance.ch/investment-information).
Minimum amount per fund (initial investment)	CHF 2,000
Minimum amount per fund (follow-up investment or redemption)	CHF 100
Securities deliveries to third-party banks	Not currently possible

¹ To ensure that your investments are reviewed in line with your investment strategy for every transaction, we cannot accept any new orders while orders remain pending in your custody account. This applies only if you would also like to use your investment solution online.

² An e-finance login is required for the online channel and in branches.

³ Additional legal information on the "Online and in branch" channel is provided on page 2.

⁴ Debited from the reference account.

⁵ Plus VAT.

You can find our range of funds at postfinance.ch/fundrange. More information about this product can be found at postfinance.ch/fundconsulting.

Note on the "Online and in branch" purchase and usage channel

Partner portfolios and/or partner custody accounts are not currently available (deviation from section 6 of the custody account subscriber conditions). Existing and future powers of attorney can currently be considered and accepted only to a limited extent. In particular, authorized persons do not have electronic access to fund consulting basic in e-finance. They can, however, obtain information and issue written notices of termination.

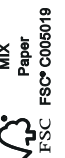
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All investment services and financial instruments provided by PostFinance Ltd are unavailable to US persons and other persons whose domicile or tax liability is outside of Switzerland and will therefore neither be offered nor sold/provided to them.

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