




PostFinance credit cards

With an unlimited bonus programme



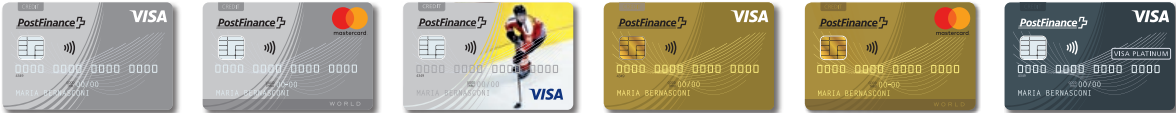
With PostFinance credit cards, you can make cashless payments worldwide and get money back thanks to the bonus programme. You can access all your credit card details conveniently in e-finance and via the PostFinance App, and receive SMS notifications about transactions you have carried out.

PostFinance credit cards at a glance

Visa Classic Card / Mastercard Standard
Visa Ice Hockey Card

Visa Gold Card¹
Mastercard Gold¹

Visa Platinum Card¹



Main card	CHF 50 ²	CHF 50 ²	CHF 50 ²	CHF 90	CHF 90	CHF 250 ³
Second card	CHF 20	CHF 20	CHF 20	CHF 40	CHF 40	not available
Partner card	CHF 20	CHF 20	CHF 20	CHF 40	CHF 40	CHF 90 ³

¹ Issue criteria Gold: minimum gross annual income CHF 75,000 / Platinum: minimum gross annual income or minimum PostFinance assets CHF 100,000.
² Free with student account
³ The first card in addition to the Visa Platinum Card (second or partner card) is free of charge; each additional card thereafter is subject to the corresponding prices.

Bonus programme

With PostFinance credit cards, you get money back on all purchases made worldwide.

This is how the bonus programme works

Card	Annual fee	Annual sales	Your bonus ⁴
Classic/Standard	CHF 50	CHF 10,000	CHF 30 (0.3%)
Gold	CHF 90	CHF 10,000	CHF 50 (0.5%)
Platinum	CHF 250	CHF 10,000	CHF 50 (0.5%)

⁴ You double your bonus in the first year.

Issue criteria

- From 18 years of age
- **Gold:** minimum gross annual income CHF 75,000
- **Platinum:** minimum gross annual income or minimum PostFinance assets of CHF 100,000

Methods of payment

Settle your credit card expenses via CH-DD Direct Debit, using an inpayment slip or via eBill in e-finance. Part payments are also possible.

Pay securely – around the globe

Thanks to the multiple security features, your card is fully protected:

- The latest-generation chip with a PIN function and the state-of-the-art early warning system for suspicious transactions guarantee you optimum security when making payments.
- On the Internet: many online shops use 3-D Secure to guarantee secure card payments. Cardholders can confirm online purchases easily and securely via the PostFinance App or SMS code. No additional password is required.

More information on 3-D Secure can be found at postfinance.ch/3dsecure.

Card service in e-finance and via the PostFinance App

Access to your card data and functions at all times:

- Payments, purchases and cash withdrawals from the past 15 months
- Amount currently available
- Top up your card to increase the available amount
- Block/unblock card
- Order a replacement card and PIN
- Activate SMS notifications

SMS notification

Upon request you can be informed automatically by SMS free of charge:

- Credits and debits
- If the available balance falls below a certain threshold

Contactless payment

All PostFinance credit cards are equipped with the contactless function. For small amounts, you can simply hold your card against the payment terminal and the purchase has been paid for. For sums exceeding CHF 40, you will need to enter your PIN.

More information on the contactless payment function: postfinance.ch/contactless.



AVIS – discounted car rental

With PostFinance credit cards, you get a discount on AVIS car rental.

Visa Platinum Card benefits

As well as numerous benefits when making payments, the exclusive credit card for discerning PostFinance customers offers exceptional value-added services:

Concierge Service – Reserve a table, celebrate in a popular club, get tickets for a sports or cultural event – our Concierge Service is available around the clock.

Priority Pass – Your Visa Platinum Card and Priority Pass grant you access to countless airport lounges around the world. For each card, PostFinance will provide you with a Priority Pass worth EUR 99 and two lounge entries per calendar year worth a total of CHF 60. For every additional entry, you will be charged CHF 30.

Other benefits

- Higher individual withdrawal limit
- Free cash withdrawals
- The ELVIA cancellation insurance and the deductible exclusion insurance for rented cars (CDW) ensure that you are fully covered when booking travel and en route.

Find out more about Platinum services at postfinance.ch/platinum.

Do you have any questions?

Arrange a no-obligation discussion with our advisors by contacting us on 0848 888 700 (max. CHF 0.08/min. in Switzerland) or visit us in a PostFinance branch of your choice. Detailed information on the credit cards can also be found online at postfinance.ch/creditcards.