

Payment options factsheet

This factsheet describes in detail the various payment options available.

1. Payment methods

The use of a paid online service requires the payment of the amount owing using one of the payment methods accepted by Swiss Post. As a rule Swiss Post offers the following payment options:

- Invoice
- Credit
- Debit and credit cards
- TWINT
- Vouchers

Customers can choose from the payment options available and offered by the relevant online service. The payment options offered vary from one online service to another. Swiss Post reserves the right to refuse a customer a payment option without providing a reason. Each payment option is listed and described in detail below.

1.1 Invoice

The payment by invoice option is generally offered to customers if they have a verified domicile address and a positive credit rating. Swiss Post reserves the right to refuse payment by invoice to a customer without giving any reason. Swiss Post is entitled to demand reasonable collateral at any time, particularly if: the customer's residence or the registered office of his company is abroad, their ability to pay is not beyond doubt, they do not keep to the payment deadlines, or Swiss Post has already suffered losses at the hands of this customer.

Private customers have the option to request payment by invoice for certain online services if the first order in each invoicing period amounts to a minimum of CHF 20. Thereafter the user may pay for services by invoice up to a defined limit per invoice period. Swiss Post may also request payment from the customer of amounts due that possibly originated from various online services in the form of a periodic batch invoice. In addition, Swiss Post may issue an invoice if the credit in the e-wallet is insufficient to cover the amount owed. Business customers also have the option of requesting a monthly invoice that summarizes all Swiss Post services purchased during this period.

Unless otherwise specified, Swiss Post invoices are payable within

30 days of being sent to the customer. In addition to any further collection costs, any reminders for overdue payments shall incur a charge of CHF 20 per reminder and any default interest on the overdue amount shall be charged at the rate of 5%, and shall be payable by the customer. In the event of non-payment of invoice amounts after receipt of a reminder, Swiss Post reserves the right to hand over the matter to a debt collection company.

1.2 Loading credit

The Customer may also load his or her customer account with credit in the Swiss Post Customer Center, and can use this credit for paid online services from Swiss Post. The customer account can be loaded with credit by using a valid debit or credit card, by invoice payment or by voucher (including staff vouchers). The upper limit is CHF 3,000.

If the account credit balance is insufficient to allow the account to be debited by the respective fee, the order may be cancelled, the amount invoiced, or access to the service blocked. The account credit balance will not accrue interest.

All credit balances in a customer account will be assigned to the customer and paid out to him only on his private or business account regardless of other users. The customer must provide Swiss Post with all relevant information. Remaining credit balances of CHF 5 or less will not be paid out. Remaining credit balances must be used within the termination period in accordance with section X of the CCL GTC or other period determined by Swiss Post. Upon expiry of this period or upon deletion of the customer account on grounds of inactivity in accordance with section VI. 4. of the CCL GTC, remaining credit balances of CHF 5 or less shall be irrevocably transferred to Swiss Post.

1.3 Debit and credit cards

If the Customer pays successfully with a debit or credit card, the provisions that the customer has agreed to with the credit or debit card issuer shall apply. If the transaction's account entry is subsequently revoked by the credit or debit card issuer, Swiss Post is authorized to invoice the amount owed in accordance with section 1.1.

Stored debit or credit cards are only valid for a user account within a particular customer account. Users cannot access the stored cards of other users of the same customer account.

1.4 TWINT

The TWINT payment option is a shopping and payment app that makes it easy and convenient for customers to pay for paid online services using a mobile phone. With TWINT the customer can load credit to his TWINT account and purchase selected Swiss Post online services. The conditions the customer agrees with TWINT AG shall apply.

1.5 Vouchers (incl. staff vouchers)

Customers can purchase selected Swiss Post online services using the Swiss Post vouchers or staff vouchers payment option.

Post CH Ltd
Swiss Post Contact Center
Wankdorffallee 4
3030 Bern

Tel. 0848 888 888
Fax 0844 888 888
www.post.ch/en
Custcare@post.ch

SWISS POST 
Yellow in motion.