

The Code of Conduct of PostFinance Ltd

Working together for integrity and responsibility

As a bank and subsidiary of Swiss Post, we are proud of our origins and our ties to Switzerland. We, as a systemically important bank, create value for people and companies by recognizing our ecological, economic and social responsibility and by living and sharing our values. At the same time, we provide financial opportunities with the right solutions at the right time. That is our basic purpose and contribution to society.

Live in line with values. And create value. For people, companies and the entire country. That is who we are: the bank for Switzerland.

Our corporate values – “responsible”, “together”, “passionate”, “focused” and “as equals” – guide us as a company in our daily decisions and actions, both in our dealings with each other and in our relationships with our customers. The Code of Conduct defines the binding standards for ethical and legally compliant behaviour that apply to all staff, regardless of their position or function. In this way, we promote a corporate culture in which responsible behaviour is deeply rooted, helping to protect the good reputation of PostFinance.



We act ethically, responsibly and communicate transparently

In our work, we focus on trust and transparency, and take responsibility for our actions. We assume responsibility towards society by promoting sustainable and ethical practices and actively working for the common good.

We communicate both internally and externally in an appreciative, open and transparent manner, including in our reporting. We do this by using the official communication channels and adhering to the guidelines provided for them.



Achieving growth together

We take responsibility in our work and get actively involved. Wherever possible, we involve our staff in decision-making processes. We have an appreciative feedback culture and learn from mistakes. We keep our knowledge up to date via continuous learning in order to grow personally and professionally.

We attach great importance to modern working conditions and the health of our staff. That is why we consistently adhere to safety regulations, promote a good work-life balance and respect the privacy of our staff.



We treat each other with appreciation and respect

We treat each other as equals, with fairness and respect. We live a culture of diversity and togetherness, and respect our colleagues, customers and partnerships regardless of origin, language, age, religion, beliefs, gender, sexual orientation, lifestyle, disability or ethnic and social background. All people are of equal importance in our company.

We do not tolerate any form of violence, discrimination, racism, bullying, sexual harassment or other degrading behaviour. When we learn of such incidents, we intervene immediately and do not look the other way.



We create customer loyalty through every interaction

We consistently focus on value creation and place the needs of our customers at the heart of everything we do. We win over our customers with our passion, quality of service and advice, the intelligent use of data and technologies as well as simple processes and useful products. In this way, we create customer loyalty and make it tangible in every interaction and through our product range.

We think and act in a quality- and customer-oriented manner, and are friendly and helpful.

We focus on long-term collaboration in the spirit of partnership and continuously increase the trust of our customers.



We act fairly and in compliance with the law

We comply with all statutory, regulatory, internal and external provisions wherever we operate and do business. This includes the standards to which we have committed ourselves.

We do not grant or accept any undue advantages. We reject bribery and corruption of any kind.

We avoid conflicts of interest. Should we find ourselves in a situation in which personal and business interests are in conflict or could appear to be in conflict, we consistently disclose this.

We are committed to the principle of free and fair competition and comply with the provisions of competition and antitrust law. We also refrain from any kind of insider trading and market manipulation.



We maintain a high level of safety

We are committed to making PostFinance secure and make the protection of people our top priority. To do so, we adhere to safety regulations at all times.

We protect the tangible and intangible assets entrusted to us.



We handle data with care

We safeguard the confidentiality, availability and integrity of all the data we work with. This applies in particular to data entrusted to us by our customers, staff and partners.

We use data only for the intended purpose and provide information on how we handle the data.

We monitor technical developments and use systems responsibly.



We are committed to conducting responsible business activities and act with foresight

We take ecological, economic and social aspects into account in all our actions. We analyse, evaluate and manage the impact of our decisions on the environment, the economy and society.

We develop and offer sustainable financial solutions that make a positive contribution to Swiss society and the Swiss economy.

We evaluate the investments of our customers' funds in accordance with ethical, social and ecological rules to ensure that they are not invested in companies that support unethical business practices.



We live by our values and our Code of Conduct

We as PostFinance staff are responsible for ensuring that we act in accordance with our shared values and comply with and live by our Code of Conduct in our daily work. Even in situations that are not explicitly addressed in our Code of Conduct, we rely on our integrity to always do the right thing.

We do not tolerate any violations of the Code of Conduct and are aware that violations will be sanctioned accordingly.

We report any abuses we encounter through PostCourage, our anonymous reporting office (<https://post.integrityplatform.org>). This is why we have no reason to fear reprisals.

If there are any questions in connection with the Code of Conduct, we contact our departments, and are familiar with the related guidelines.