

# Subscriber Conditions for the SmartPoints bonus programme



## 1. Service/scope

These Subscriber Conditions govern the access to and use of the SmartPoints bonus programme. Unless otherwise provided for below in these Subscriber Conditions, the provisions of the General Terms and Conditions and the Subscriber Conditions for digital services, Subscriber Conditions for physical and digital cards from PostFinance and Subscriber Conditions for payment transactions (see section 1 of the "General Terms and Conditions of PostFinance Ltd" (GTC); [postfinance.ch/legal-information](https://postfinance.ch/legal-information)) apply between PostFinance and participants in the SmartPoints bonus programme.

## 2. Participation

- a) All private customers over the age of 18 who are resident in Switzerland or Liechtenstein may participate. Participants must have a PostFinance private account and e-finance or the PostFinance App. PostFinance is entitled to further restrict the group of participants. The preconditions for participation must be met at all times.
- b) PostFinance reserves the right to reject participants from the SmartPoints bonus programme at any time without giving a reason or to terminate their participation.
- c) Participants are required to provide their personal details to take part in the SmartPoints bonus programme. Participants confirm that the personal details they have provided, in particular their e-mail address and telephone number, are truthful and accurate. By registering, participants accept the use of the contact addresses provided and the corresponding communication channels (e-mail and push).

## 3. Collecting SmartPoints

- a) Participants collect points (SmartPoints), in particular when using their PostFinance Card, PostFinance credit card or PostFinance TWINT for the purchase of goods and services and for taking out selected PostFinance products. Participants will be made aware of a detailed list ([postfinance.ch/smartpoints](https://postfinance.ch/smartpoints)).
- b) For transactions, only full amounts in francs ("CHF") earn SmartPoints.
- c) SmartPoints participants can gift each other SmartPoints; a maximum of 50,000 SmartPoints can be transferred to other participants per point transfer. Points incorrectly transferred by participants will not be credited back. The original expiry date of the SmartPoints will be retained for the points transfer.
- d) For foreign currency transactions, the amount in francs ("CHF") is decisive and the daily rate ([postfinance.ch/currency-overview](https://postfinance.ch/currency-overview)) is used for the conversion.
- e) When using the PostFinance Card or PostFinance TWINT, SmartPoints can be earned for a maximum of CHF 100 per transaction.
- f) SmartPoints cannot be collected with debits of prices, interest and fees, money transfers, cash withdrawals and inpayments to gambling accounts. PostFinance reserves the right to exclude other transaction types.

## 4. Cancellation, reverse processing or return of goods

If a credit is made to the account as part of a cancellation, reversal or return of goods via the PostFinance Card, PostFinance TWINT or credit card, this may result in a deduction of SmartPoints.

## 5. Redeeming SmartPoints

- a) Participants have the option of redeeming their accumulated SmartPoints for a cash reward (cashback). The payment will be made in CHF to the account from which the fees (e.g., account fees) are debited.
- b) Redeemed SmartPoints cannot be refunded.

## 6. Expiry of SmartPoints

The collected SmartPoints will expire at the end of the following year.

## 7. Offers from partners

PostFinance can offer rewards from external partners. If participants have any questions about how the bonuses (in particular vouchers) are used, they must contact the relevant partner directly. Claims are governed by the corresponding agreements regarding vouchers from partners. In the absence of such agreements, the statutory provisions shall apply.

## 8. Exclusion in the event of misuse or breach of contract

PostFinance may exclude participants from the bonus programme in the event of a breach of these conditions of participation or misuse of the bonus programme. Credit in SmartPoints will expire in this case.

## 9. Erroneous or incorrect transfer

If PostFinance causes an erroneous or incorrect transfer in connection with the SmartPoints bonus programme (in particular when transferring SmartPoints, the payment of cashback or the issuance of vouchers), PostFinance shall have the right to reverse such transfer at any time without consulting participants.

## 10. Deregistration from SmartPoints

- a) Participants or PostFinance may deregister from the bonus programme at any time.
- b) If the participant deregisters, the SmartPoints must be redeemed in advance, as they will expire immediately upon leaving the bonus programme.
- c) If the conditions for participation are no longer met, the participant will be excluded from the bonus programme.
- d) If the participant moves their domicile outside Switzerland or Liechtenstein, the SmartPoints will expire immediately after the registered domicile has been changed.

## 11. Data processing

Details on the principles and methods of data processing are set out in the PostFinance Ltd General Privacy Policy ([postfinance.ch/dps](https://postfinance.ch/dps)).

## 12. Customer communication and bank client confidentiality

By providing their e-mail address, participants expressly agree to communication via unsecured e-mail. The e-mail and push notifications activated by the participants are sent unencrypted. By sending e-mails and push notifications, it cannot be ruled out that a possible business relationship with PostFinance can be inferred.

## 13. Exclusion of liability

In addition to section 1 of these Subscriber Conditions, PostFinance excludes all liability in connection with the SmartPoints bonus programme to the extent permitted by law. In particular, PostFinance accepts no liability for transmission errors, in the event of technical defects, disruptions to operations or unlawful interventions. Upon termination of the cooperation between PostFinance and a partner that offers rewards, no liability can be asserted by participants against PostFinance. Furthermore, liability is governed by PostFinance's General Terms and Conditions (GTC).

## 14. Amendments

PostFinance is entitled to change the scope of the SmartPoints bonus programme at any time and without giving reasons or to discontinue the SmartPoints bonus programme completely.

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