

# Subscriber Conditions – Digital services

## General

- Product descriptions have been removed
- Duplications of the GTC have been rectified
- Certain provisions have been inserted in the GTC
- Linguistic amendments have been made or the wording has been modernized

New Subscriber Conditions	Previous Subscriber Conditions	Information on the changes
<b>1. Scope</b> <p>These Subscriber Conditions govern access to and use of PostFinance services which the Customer or his authorized representatives may access via digital channels (Internet and / or apps; hereinafter "Digital Services"). PostFinance's Digital Services are described in detail in the respective product descriptions available on the website <a href="https://www.postfinance.ch">postfinance.ch</a>.</p>	<b>1. Service/scope</b> <p>These subscriber conditions govern the use of the e-finance service by customers or their holders of power of attorney. The services provided by PostFinance Ltd (hereinafter PostFinance) via e-finance are described in detail in the product descriptions on the website <a href="https://www.postfinance.ch">www.postfinance.ch</a>.</p> <p>The use of the word customer below refers to both private and business customers. Where provisions concern only private or business customers, this is clearly stated.</p> <p>All references to persons in these subscriber conditions refer to both men and women.</p>	The SC Digital services no longer apply solely to e-finance but to all digital services of PostFinance.
<b>2. Access</b> <p>2.1 Access to the Digital Services is granted to persons identifying themselves by correctly entering their means of identification (e.g. e-finance number, contract number, user identification) and security elements (e.g. personal password, PIN, code, biometric features, keypairs or digital certificates accepted by PostFinance) as well as, if applicable, proof of ownership of the smartphone registered to them. PostFinance may make various login procedures available and may accept means and procedures of identification offered by third parties for certain services.</p>	<b>2. Access to e-finance services</b> <p>a) E-finance is accessed on the Internet via the customer's choice of provider with an Internet-enabled device.</p> <p>b) Access to e-finance services is available to users who identify themselves by correctly entering their means of identification (e.g. e-finance number, user ID (especially for business customers or e-finance subscriptions with multiple users)) and security elements (e.g. personal password, PIN, code, or via digital certificates endorsed by PostFinance).</p>	

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<p>2.2 Anyone who has successfully identified himself in accordance with section 2.1 is deemed by PostFinance to be authorized to use the applicable digital service, regardless of any commercial register entries or recorded powers of attorney to the contrary. The Customer acknowledges and approves, without reservation, all of the transactions effected with the means of identification and security elements of the Customer or his authorized representatives, such as transactions on his accounts and / or custody accounts. Within the scope of the services, PostFinance may allow the Customer to make queries and may accept orders and communications from him without further verification of his authorization.</p>	<p>c) Anyone who identifies himself in accordance with 2b) is deemed by PostFinance to be authorized to use e-finance, regardless of other entries in the commercial register and powers of attorney deposited. Within the scope of the e-finance services, PostFinance may allow him to make enquiries about the accounts/custody accounts listed in the e-finance agreement and may accept orders and messages, without further verifying his user authorization.</p> <p>d) The customer recognizes without reservation all transactions booked to the accounts/custody accounts that have been effected via e-finance in connection with his means of identification and security elements or those of his holder of power of attorney. Likewise, all instructions, orders and messages received by PostFinance via e-finance shall be deemed to have been written and authorized by the customer (see section 6 d) below for exception).</p> <p>e) The subscriber conditions for electronic services apply to electronic payment orders (EPO) effected via e-finance. They will be deemed to have been approved as soon as the customer submits an EPO via e-finance.</p>	
	<p><b>3. Submission/delivery and processing</b>  PostFinance determines the submission/delivery and processing times for orders and also the possible periodicities and types. PostFinance inspects incoming data upon receipt and reserves the right to reject entire orders or parts thereof. The customer is free to cancel orders that have not been executed.</p>	<p>Old section 3 has been deleted and transferred to the SC Payment transactions, where this provision is explained in more detail.</p>
<p><b>3. Limits</b>  PostFinance may set limits for executing payments via its Digital Services. PostFinance will inform the Customer of the limits in an appropriate manner. Individual limits may be set, depending on the services.</p>		<p>This section has been inserted as in section 3 of the SC Physical and digital PostFinance Cards.</p>

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<p><b>4. Blocking</b></p> <p>In addition to PostFinance, the Customer may also block his access to the Digital Services or have PostFinance block such access. Orders placed up to that point remain unaffected and will be executed. PostFinance shall specify the procedures for blocking Digital Services.</p>	<p><b>4. Blocking</b></p> <p>a) The customer may arrange for his access to e-finance services to be blocked. Any orders that have already been issued shall remain unaffected and will be duly executed. PostFinance determines the terms for blocking access.</p> <p>b) PostFinance is entitled to block or limit the customer's access to the e-finance services at any time and without prior notice (e.g. due to legal or regulatory requirements, in compliance with an official order or for security reasons).</p>	
<p><b>5. Duties of care of the Customer</b></p> <ul style="list-style-type: none"> <li>– The Customer must keep his means of personal identification and security elements secret. Under no circumstances may they be disclosed to other persons or stored together with or in the end device used (not even in modified form). However, the means of personal identification may be disclosed to third parties who have been accredited and expressly approved by PostFinance (<a href="https://postfinance.ch/legal-information">postfinance.ch/legal-information</a>).</li> <li>– The chosen means of personal identification must not consist of easily identifiable combinations (telephone number, date of birth, etc.).</li> <li>– The means of personal identification must be changed immediately if there is reason to believe that another person has become aware of it.</li> <li>– The Customer is obligated to minimize the risk of unauthorized access to the end devices used for the Digital Services by taking appropriate protective measures. In particular, the Customer must keep operating systems and application programs up-to-date and must immediately install software and security updates provided or recommended by the respective providers. The Customer must also take the usual security precautions for the use of the Internet via the applicable end device (e.g. use of an up-to-date antivirus program and a firewall). Mobile end devices or end devices accessible to third parties must be protected against unauthorized use or manipulation (e.g. by locking the device). PostFinance publishes further information on protecting mobile end devices at <a href="https://postfinance.ch/security">postfinance.ch/security</a>.</li> </ul>	<p><b>5. Customer's duty to exercise due diligence</b></p> <p>a) The security elements must be kept secret and protected against improper use. The password must not be easy to determine (no vehicle registration numbers, phone numbers, simple sequences of numbers etc.). The customer bears all the consequences arising from the use of his means of identification and security elements or those of his holder(s) of power of attorney.</p> <p>b) If there is any reason to believe that unauthorized third parties have acquired knowledge of the password, it must be changed immediately.</p> <p>c) If there is any reason to believe that unauthorized third parties have gained access to the digital certificate's private key, the certificate must be blocked immediately by the issuer. If necessary, the blocked certificate must also be revoked.</p> <p>d) The customer is obliged to minimize the risk of unauthorized access to the devices used for e-finance by implementing appropriate protective measures. In particular, the customer must keep operating systems and applications up to date and immediately install the software and security updates made available or recommended by their suppliers. The customer must also take the customary safety precautions for each device used to access the Internet (e.g. use of a current anti-virus program and a firewall). Mobile devices and devices accessible to third parties must be protected from unauthorized use or manipulation (e.g. with a device lock).</p> <p>e) The customer is responsible for ensuring that his holders of power of attorney for the use of e-finance also comply with all of the above obligations.</p>	<p>First paragraph: Banks can enable customers to access account data or issue payment orders (known as open banking) via third-party services at their request. PostFinance customers may only disclose their means of identification to these third parties if they have been accredited and expressly approved by PostFinance. This currently applies to Swiss Post's E-Post Office service only.</p> <p>Fifth paragraph: If providing an e-mail address or mobile phone number is required to use a digital service, it is important that customers are actually authorized to do so. A corresponding duty has therefore been included. This also applies if customers allow notifications to be sent to them (e.g. by SMS/e-mail).</p> <p>Sixth paragraph: A new paragraph has been inserted. It is similar to the corresponding duty of care in the SC Physical and digital PostFinance Cards.</p> <p>Eighth paragraph: The security precautions have been optimized with the new PF login. Customers now need to verify orders twice in certain cases. A corresponding duty of care has therefore been included.</p>

New Subscriber Conditions	Previous Subscriber Conditions	Information on the changes
<ul style="list-style-type: none"> <li>– When logging on with an e-mail address or mobile phone number, the Customer confirms that he is the rightful user with the right of disposal over it, and that he has the right to sign as a sole signatory on the applicable account.</li> <li>– PostFinance must be notified immediately of any loss of the mobile end device and / or SIM card and any suspicion of misuse of the services so that it can place a block on such services. In the event of criminal acts by third parties, the Customer must notify the police.</li> <li>– Before changing his mobile phone number (e.g. when terminating the contract with the mobile network operator) as well as when passing on the mobile end device to a third party, the Customer must unsubscribe from the service in good time and / or delete the app(s) required for the applicable service(s) from the mobile end device.</li> <li>– If PostFinance asks the Customer to additionally confirm certain orders (e.g. payments, changes in settings) after they have been submitted, the Customer must carefully check the order information and only confirm it if it matches the information previously submitted. If the Customer fails to provide such confirmation, PostFinance will not execute the applicable order.</li> </ul>		
<p><b>6. Liability</b></p> <p>6.1 PostFinance provides its services with the degree of due care customary in the business. If a breach occurs, it shall be liable for damages arising from the non-performance or improper performance of the services due.</p> <p>6.2 Information on accounts, deposits, booking dates and generally accessible information such as exchange rates shall be deemed provisional and non-binding unless expressly designated as binding. PostFinance does not guarantee the accuracy and completeness of the information provided by it in this context.</p> <p>6.3 The Customer shall be responsible for technical access to the Digital Services of PostFinance. PostFinance shall not assume any liability for the network operators and, to the extent legally permitted, disclaims any liability for the hardware and software required to use the Digital Services.</p>	<p><b>6. Liability</b></p> <p>a) PostFinance provides its services with the degree of due care that is usual in the banking industry. In the event of infringement, PostFinance will be liable for damage incurred due to non-performance or poor performance of services due.</p> <p>b) PostFinance does not assume any guarantee for the accuracy or completeness of data it transmits. Transactions in particular may be displayed with a time delay. Unless expressly designated as binding, data relating to accounts/ custody accounts, booking data and information in the public domain such as foreign exchange rates is considered provisional and non-binding.</p> <p>c) The customer bears the responsibility for the technical access to PostFinance services. PostFinance is not liable for the network provider and also disclaims, to the extent allowed by law, any liability for the hardware and software required to use e-finance.</p>	

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<p>6.4 To the extent legally permitted, PostFinance disclaims any liability for damages to the Customer or his authorized representatives arising from transmission errors, technical defects, malfunctions, unlawful intrusion in telecommunication systems and networks, network overload, deliberate blocking of electronic access by third parties, interruptions or other failures.</p> <p>6.5 However, PostFinance makes the following service guarantee to the Customer: provided the Customer has complied in full with these Subscriber Conditions, PostFinance shall replace credit balances debited from the Customer by third parties as a result of the unlawful use of his means of identification or security elements (in particular in the event of phishing or malware attacks). For the purposes of this section, persons associated with the Customer, whether as a relative or in any other way (e.g. unmarried partners, authorized representatives, persons living in the same household, etc.), shall not be deemed third parties. PostFinance must be notified of any damages immediately upon discovery. PostFinance shall not assume any damages covered under an insurance policy or third party or consequential damages. In the event of a repeat incident or failure of the Customer to cooperate in handling the damages claim or where a defined damages amount is reached in an individual case, PostFinance may limit or exclude its assumption of the damages.</p> <p>The service guarantee provided under this section 6.5 shall apply to the products mentioned at <a href="https://postfinance.ch/security">postfinance.ch/security</a>. PostFinance publishes further information on online security and limitations of liability in individual cases at <a href="https://postfinance.ch/security">postfinance.ch/security</a>.</p>	<p>d) PostFinance excludes, to the extent allowed by law, any liability for losses incurred by the customer or his holders of power of attorney as a result of transmission errors, technical defects, malfunctions, unlawful interventions in telecommunication devices and networks, overloading of the network, wilful blockage of the electronic channels by third parties, interruptions or other inconveniences.</p> <p>However, PostFinance will replace credit that has been abstracted from the customer through the unlawful misuse of the customer's means of identification or security elements (particularly during phishing or malware attacks) if the customer has observed these Subscriber Conditions in their entirety. In case of recurrence or if the customer fails to cooperate with preparing the claim or reaches a defined loss amount, the liability assumed by PostFinance may be limited or excluded depending on the individual case. PostFinance does not accept liability for losses that are the responsibility of an insurance company or consequential damage of any kind. Any loss must be reported to PostFinance as soon as it is discovered.</p> <p>More detailed information about security on the Internet and the loss limit in each individual case is published at <a href="https://postfinance.ch/security">postfinance.ch/security</a>.</p> <p>e) PostFinance is committed to providing the most reliable and uninterrupted access to e-finance services as possible. However, it cannot guarantee this at all times. PostFinance reserves the right to interrupt access to e-finance and/or the services offered by e-finance at any time, particularly in the event that increased security risks or irregularities are identified, and also for maintenance work. Where PostFinance has exercised the degree of due care that is usual in the banking industry, the customer bears the cost of any damage resulting from such interruptions.</p>	

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<p>6.6 As far as possible, PostFinance strives to provide uninterrupted access to its Digital Services, free of interference. However, the availability of such access cannot be guaranteed at all times. PostFinance reserves the right to interrupt access to the Digital Services and / or the services contained therein at any time, in particular if increased security risks or disruptions are identified, for maintenance work and in the event of crisis situations on the stock exchanges. As long as PostFinance acts with the degree of due care customary in the business, the Customer shall bear any damages arising from such interruptions.</p>		
<p><b>7. Electronic documents</b></p> <p>Where the Customer has waived the receipt of paper documents, he is deemed to have accepted electronic form as the delivery method for bank and Customer documents (e.g. account statements, interest statements, Customer contracts, etc.). Electronic documents are deemed to have been delivered when they are made available and can be accessed through the channel specified by PostFinance. Electronic documents are generally made available for a period of 24 months. Thereafter, they must be reordered. The Customer shall be solely responsible for saving and storing his electronic documents. With respect to complaints regarding transactions, PostFinance's General Terms and Conditions shall apply. If required, the Customer may have electronic documents delivered by postal mail for a fee, as applicable.</p>	<p><b>7. Electronic documents</b></p> <p>If paper documents are not required, the customer accepts the electronic form as a delivery method for bank and customer documents (e.g. account statements, interest statements etc.). Electronic documents are considered to have been delivered when they have been filed, and can be accessed, within the customer's favoured channel. Electronic documents remain electronically accessible for a period of 24 months, after which they must be re-ordered. Customers are responsible for the storage of their electronic documents. Any objections concerning transactions are subject to the General Terms and Conditions of PostFinance. If required, customers can request delivery of their electronic documents in paper form, in return for a fee where applicable.</p>	
	<p><b>8. Provisions of power of attorney</b></p> <p>a) Authorizations to use the e-finance services remain valid until said authorization is revoked by the account/custody account holder or holder of power of attorney. Orders issued via e-finance may be cancelled, provided PostFinance has not yet executed them.</p> <p>b) Deletion of the signing authority of a holder of power of attorney from the account/custody account power of attorney regulations does not cancel his entitlement to use e-finance in all cases.</p>	<p>Old section 8 "Provisions of power of attorney" has been deleted and moved to section 3 of the GTC.</p>

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<p><b>8. E-mail</b></p> <p>PostFinance does not accept orders such as payment orders, cancellations, order changes, etc. received by e-mail. Agreements to the contrary in individual cases remain reserved.</p>	<p><b>9. E-mail</b></p> <p>PostFinance does not accept any orders (payment orders, cancellations, changes, etc.) received by e-mail.</p>	
<p><b>9. Data protection and online security</b></p> <p>The Digital Services are provided via the Internet and thus via an open network accessible to anyone. PostFinance uses technically advanced encryption mechanisms for data transmission that in principle prevent unauthorized persons from viewing confidential data. However, it cannot be completely ruled out that transmitted data may still be viewed by unauthorized persons. Certain technical features of the connection (e.g. IP addresses) cannot be encrypted. This data can be used to localize the Internet connection and the device used. This also applies to notifications via e-mail, text messages, push messages and the like. They are not transmitted in encrypted form. It can thus not be ruled out that they may be viewed by unauthorized persons. By activating such notifications, the Customer is deemed to have accepted the associated increased risk of a breach of postal or banking secrecy and / or data protection. The information in the notifications is provided without guarantee.</p> <p>The Customer acknowledges further that data may be transmitted across borders without restriction, even if the sender and the recipient of the data are located in Switzerland. For further information on online security, please see <a href="https://postfinance.ch/security">postfinance.ch/security</a>.</p>	<p><b>10. Data protection and security on the Internet</b></p> <p>E-finance and the services it offers are used via the Internet, in other words across an open, publicly accessible network. For data transmission between the customer and PostFinance in e-finance, PostFinance uses technically sophisticated encryption mechanisms that make it impossible in principle for unauthorized persons to access confidential data. However, the possibility that unauthorized persons may nevertheless gain access to transmitted data cannot be entirely excluded. Some of the technical features used to establish the connection (such as IP addresses) cannot be encrypted. If this data is known, it can be used to localize the Internet connection and the device used.</p> <p>The customer also acknowledges that data can be transmitted across national borders unchecked, even if the sender and recipient of the data are both in Switzerland.</p>	

New Subscriber Conditions	Previous Subscriber Conditions	Information on the changes
	<p><b>11. Data processing</b></p> <p>PostFinance processes the data resulting from the online activities of customers and their holders of power of attorney to ensure continuous quality assurance, to optimize its services and, in relation to individual customers, to initiate support instructions (such as warnings relating to withdrawals involving charges) and to allow PostFinance to offer services tailored to specific needs.</p> <p>Some functions in e-finance also require an analysis of the data of private customers. This is based on the contract and payment data available to PostFinance and on other data and information either made available by the private customer in the course of use of e-finance or received by PostFinance due to the use of its services by or through the private customer. Provided that consent has been granted, PostFinance will analyse this data for the purposes of e-cockpit and for offers from third parties (see also 19 and 20).</p>	<p>This section has been removed because the contents are already covered by sections 8 and 17 of the GTC. Customers still have the option of choosing whether they would like to use the e-cockpit products or offers from third parties in e-finance.</p>
	<p><b>12. Market research</b></p> <p>To ensure continuous quality assurance and to optimize and develop its services, PostFinance may carry out market research. This market research makes use of the contact information made available or collected as part of the business relationship. PostFinance may engage third parties to implement market research surveys.</p>	<p>This section has been removed because the contents are already covered by section 8 of the GTC.</p>
	<p><b>13. Changes to services and to these subscriber conditions</b></p> <p>PostFinance reserves the right to change the services offered at any time. PostFinance may revise these subscriber conditions at any time. Amendments will be communicated to the customer in appropriate form. If a customer does not agree with the amendments, he may terminate the e-finance service before the amended conditions come into force.</p>	<p>This section has been removed because the contents are already covered by section 21 of the GTC.</p>
	<p><b>14. Termination of the agreement</b></p> <p>If a customer terminates the e-finance service, any orders that have been issued will no longer be executed. The customer is also responsible for ensuring that there are no e-bills with an "open" status.</p>	<p>Removed because this clause is obvious.</p>



New Subscriber Conditions	Previous Subscriber Conditions	Information on the changes
	<b>15. Statutory provisions</b> These subscriber conditions are subject to any statutory provisions that govern operation and use of the Internet. Such statutory provisions shall also apply to the e-finance service once they come into force.	Removed because this clause is obvious.
<b>10. Local legal restrictions on the use of Digital Services</b> The use of the Digital Services from abroad may be subject to local legal restrictions or may violate rules of foreign law. Existing restrictions are further subject to changes in the applicable foreign law. It is the responsibility of the Customer to keep himself informed and to ensure that he does not violate foreign law by using the Digital Services. PostFinance disclaims any liability in this regard.	<b>16. Local legal restrictions on the use of e-finance</b> The use of e-finance from countries outside Switzerland may be subject to local legal restrictions or may violate national laws in some circumstances. Existing restrictions are also subject to changes and developments in national laws. It is the responsibility of the customer to keep himself informed and to ensure that no national laws are violated through the use of e-finance. PostFinance disclaims all liability in this regard.	
	<b>17. Other conditions</b> The General Terms and Conditions of PostFinance and the subscriber conditions for postal accounts, savings accounts and e-savings accounts also apply. For other services used as part of e-finance, the relevant subscriber conditions in each case apply.	This section has been removed because the contents are already covered by section 1 of the GTC.
<b>11. Receiving and processing electronic invoices (eBill)</b> 11.1 If the Customer registers with an invoicing party to receive electronic invoices (eBills), the electronic invoices of that invoicing party will be provided to the Customer and displayed for processing via the corresponding digital service channel. 11.2 Invoices sent by electronic means have the same legal effect as invoices sent by other legally valid means. PostFinance does not verify either the underlying transaction or the accuracy of the content of the incoming invoices and disclaims any liability for payment of the claims transmitted. Customers must settle any complaints directly and exclusively with the invoicing party. 11.3 The information required for the presentation of electronic invoices is provided by a third party (network partner) commissioned by it to the eBill provider of PostFinance and displayed to the Customer by the eBill provider on behalf of PostFinance. The Customer acknowledges and agrees that all parties entrusted with the transmission of	<b>18. E-bill</b> a) Using the e-bill service on e-finance extends to displaying and processing invoices that are available electronically. First the customer has to register with the biller to receive electronic invoices. b) It is the customer's responsibility to come to an agreement with billers on the manner in which invoices are submitted (electronically or on paper). The customer hereby acknowledges that electronic invoices properly transmitted to PostFinance will have the same legal force as legally valid invoices sent via any other method. PostFinance will not verify the commercial basis or the accuracy of incoming invoices. It will also not accept any responsibility for compliance with demands from billers. Any complaints must be settled directly and exclusively with the biller. c) The information required for the presentation of electronic invoices will be submitted to PostFinance by the biller or a third party on behalf of the biller. The customer acknowledges and agrees that, apart from the employees of PostFinance, employees of other parties involved in support	For the electronic invoice or eBill, PostFinance now works with the SIX subsidiary like most other banks. The provisions describe the new situation.

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<p>invoices may view the data concerning him, without any need to obtain his consent in each individual case. PostFinance points out in particular that the sender and recipient can be identified from such data. PostFinance forwards information regarding the rejection or, as applicable, approval or payment of the invoice to the invoicing party via the parties entrusted with invoice transmission.</p> <p>11.4 Within the scope of applicable law, the Customer shall be solely responsible for storing his electronic invoices. He acknowledges that electronic invoices will not be archived by PostFinance without corresponding instructions. Invoicing data that PostFinance is not legally required to retain will be irrevocably deleted no later than 180 days after the due date of the invoice.</p> <p>11.5 If the Customer also uses the eBill service with his e-mail address with another financial institution, his data will be provided by the eBill provider to that other financial institution selected by the Customer.</p> <p>11.6 After deactivation of the eBill service, the Customer's data will be available from the eBill provider for a reasonable transition period so that the Customer can continue to use eBill with his new financial institution.</p> <p>11.7 PostFinance publishes further information on the third parties involved by it to process electronic invoices at <a href="https://postfinance.ch/legal-information">postfinance.ch/legal-information</a>.</p>	<p>services and entrusted with transferring invoices may examine the data relating to the customer where this is necessary to handle support cases, without seeking the customer's consent in individual cases. PostFinance would like to point out that it may be possible to draw conclusions about the sender and the recipient.</p> <p>d) The customer is personally responsible for storing electronic invoices in accordance with statutory provisions. The customer hereby acknowledges that electronic invoices will not be archived by PostFinance unless it is specifically instructed to this effect. E-bill data that PostFinance is not legally obliged to keep will be deleted irreversibly after a maximum of 120 days – plus a period of a further seven days required for backup/security purposes – following the due date of the e-bill or the last status change. This does not include invoice data digitally signed by PostFinance on behalf of the biller that, depending on the type of delivery to the sender and recipient, are stored for up to one year additionally after delivery. Business customers subject to value added tax should note in particular that electronic invoices presented via e-finance cannot always be used to claim VAT input tax deductions. Business customers have the option of registering on e-finance for the e-bill service for business customers. Among other things, this service provides for e-bills enabling VAT input tax deductions to be claimed. By registering, the customer additionally accepts the e-bill subscriber conditions applicable to business customers.</p>	

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<p><b>12. Offers</b></p> <p>As part of its Digital Services, PostFinance offers its private Customers a platform on which PostFinance and third-party providers can make offers (e.g. personal discounts, promotions and products). In the case of third-party providers, PostFinance merely acts as an intermediary between the third-party provider making the offer and the Customer benefiting from such offer. Any claims of the Customer arising out of the contract with the third-party provider shall be governed exclusively by the corresponding agreements between the Customer and that provider. Use of this platform requires a data analysis, which will be performed if the Customer has provided his consent and as long as he does not revoke his consent. The analysis is based on the contract and payment transaction data available to PostFinance and other available data and information that the Customer either provides when using the Digital Services or that PostFinance receives from or via the Customer as a result of his use of its services.</p> <p>PostFinance does not disclose any Customer data to the third-party provider. For further information on data protection, please see <a href="https://www.postfinance.ch/legal-information">postfinance.ch/legal-information</a>.</p>	<p><b>19. E-cockpit</b></p> <p>E-finance also includes the e-cockpit service. E-cockpit is designed for private use by private customers, displaying their payments in the form of graphs, provided that the private customer has not unsubscribed from this service. It also automatically assigns each transaction to an income or expense category. Private customers can customize the configuration of the sub-categories to their own needs. PostFinance may extend or modify the scope of this service in order to optimize it.</p> <p><b>20. Offers from third parties</b></p> <p>PostFinance offers its private customers in e-finance a platform on which third party providers can have posted special offers in the form of personal discounts and promotions. Private customers remain anonymous on this platform, even when they redeem the offers. This means that private customers who want to take advantage of an offer available to them must first “reserve” the offer online. Once the purchase has been completed and paid for with a payment method defined by PostFinance, PostFinance automatically credits the customer with the discount. In this process, PostFinance acts exclusively as an intermediary between the third party provider offering the discount and the private customer taking advantage of it. Any claims on the part of the private customer arising from the agreement with the third party provider are subject exclusively to the agreements in place between them.</p> <p>The third party providers never know which private customers have received the offers posted on e-finance. Third party providers also cannot draw any conclusions about particular private customers because private customers taking advantage of the offer do not need to disclose this to the third parties.</p> <p>PostFinance does not disclose the private customer’s address or any other personal data to the third party provider. Offers from third parties will be shown only to private customers who have given their consent to the related analysis of their data. Private customers who no longer want to receive offers of this type can opt out at any time by unsubscribing within e-finance, which also unsubscribes them again from the associated analysis of their data.</p>	<p>The description of the e-cockpit has been removed. This can still be found on the website <a href="https://www.postfinance.ch">postfinance.ch</a>. Customers still have the option of choosing whether they would like to use the e-cockpit product.</p>

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	<p><b>21. Notifications</b></p> <p>Customers in e-finance can set up a range of notifications for various services (e.g. by SMS and/or e-mail). When they register their mobile phone number, customers who sign up for notifications on their mobile phone confirm that they are its lawful user and authorized to dispose of it. Before changing the mobile phone number (e.g. by passing it on to a third party or terminating a contract with a mobile network operator), customers must notify PostFinance of the new mobile phone number or unsubscribe from the notifications.</p>	Moved to sections 5 and 9.