
Instruction sheet on exchanging damaged banknotes

The provisions in this instruction sheet apply from 1st March 2025 and replace all previous provisions.

In accordance with art. 8 of the Federal Act on Currency and Payment Instruments (CPIA), the Swiss National Bank will replace damaged banknotes if the conditions set out in the following section are fulfilled. The SNB will not replace destroyed, lost or counterfeit banknotes.

Important information on exchanging banknotes

Damaged banknotes can be exchanged in person at an SNB counter (section 2).

You are required to submit with the banknotes a '[Request for the replacement of damaged banknotes](#)' form as well as, in some cases, written proof of origin of the banknotes. For further information on this point, cf. section 1 below.

Damaged banknotes will generally be exchanged immediately, provided that one of the following three situations applies:

- The bearer presents an entire banknote, the authenticity of which can be validated, even if the serial number is illegible;
- The bearer presents a complete portion of a banknote which is larger than 50% of the original and where the serial number is fully recognisable;
- The bearer presents two portions of a banknote – each of them complete – which together amount to more than 50% of the original and where the same serial number is recognisable.

In cases where your banknotes have been damaged due to, for instance, fire or decomposition, the cause of damage must be declared in the '[Request for the replacement of damaged banknotes](#)' form. Please note that the examination of large quantities of banknotes that are damaged or difficult to reconstruct (e.g. decayed fragments or remnants from a fire) may take several months. In principle, the exchange is free of charge.

The SNB also exchanges banknotes that have been dyed by security systems. In cases of attempted theft, the exchange is free of charge but a copy of the police report is required. If the discolouration is the result of the security system having been unintentionally triggered or as a result of improper handling of the security case, a charge will be made to cover the production costs (CHF 0.40 per ninth series banknote).

Once the banknotes have been examined, the nominal value will be credited, with the aforementioned production costs being deducted as applicable.

The countervalue of the damaged banknotes will be transferred to your bank or postal account. To perform the transfer, we require the following additional details:

- **Switzerland:**
 - Address (full last name, first name, full address);
 - IBAN of the account in your name;
 - Name and full address of the bank where the account is held.
 - **Europe:**
 - Address (full last name, first name, full address including country);
 - IBAN of the account in your name;
 - SWIFT BIC, name and full address of the bank where the account is held.
 - **Other countries:**
 - Address (full last name, first name, full address including country);
 - Account number (if possible IBAN) of the account in your name;
 - SWIFT BIC, name and full address of the bank where the account is held.
- IBAN = International Bank Account Number
BIC = Bank Identifier Code (SWIFT)

If you have questions concerning the required details, please contact the bank holding your account.

1. Request for further information by the SNB

In its efforts to safeguard the standing of the Swiss financial centre and to fulfil its duty of due diligence, the SNB may make the exchange of damaged banknotes dependent on further clarifications. These may include identification of the submitting party as well as establishment of the beneficial owner's identity and additional clarifications.

If you acquired the damaged banknotes as part of your commercial operations, either against payment or free of charge, written proof of origin of the funds must be submitted with the '[Request for the replacement of damaged banknotes](#)' if the countervalue is CHF 1,000 or higher. These conditions also apply to the exchange of banknotes from a recalled series. The proof of origin must include the following information or attachments:

- Name and full address of commercial operator;
- Name and full address of third party;
- Certified copy of valid official ID of third party;
- Details of origin of banknotes, as provided by third party;
- Value of acquired banknotes;
- Place and date of purchase/receipt;
- Third party's signature.

Please note that the '[Request for the replacement of damaged banknotes](#)' form and the proof of origin must be submitted with each delivery. If you wish to make a batch delivery consisting of banknotes originating from various third parties, the banknotes must be sorted according to third party and packaged separately, before being submitted to the SNB. It must be clear which banknotes originate from which third party.

For details, please contact Cashier's Office West (+41 58 631 07 57 or bargeld@snb.ch).

2. Exchange at one of our counters

You can present the damaged banknotes, together with the documentation at one of our counters in Berne or Zurich or at one of our agencies.

Cashier's offices:

BERNE Swiss National Bank Bundesplatz 1 CH-3003 Berne	ZURICH Swiss National Bank Börsenstrasse 15 CH-8001 Zurich
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Agencies:

Several cantonal banks operate agencies on the SNB's behalf. Please contact the agency in question directly for information on their opening hours:

APPENZELL Appenzeller Kantonalbank Bankgasse 2 CH-9050 Appenzell +41 71 788 88 88	CHUR Graubündner Kantonalbank Postplatz CH-7001 Chur +41 81 256 91 11	FRIBOURG Banque Cantonale de Fribourg Boulevard de Pérolles 1 CH-1700 Fribourg +41 848 223 223
GENEVA Banque Cantonale de Genève Quai de l'Île 17 CH-1204 Geneva +41 58 211 21 00	GLARUS Glarner Kantonalbank Hauptstrasse 21 CH-8750 Glarus +41 844 773 773	LIESTAL Basellandschaftliche Kantonalbank Rheinstrasse 7 CH-4410 Liestal +41 61 925 94 94
LUCERNE Luzerner Kantonalbank Pilatusstrasse 12 CH-6002 Lucerne +41 844 822 811	SARNEN Obwaldner Kantonalbank Im Feld 2 CH-6060 Sarnen +41 41 666 22 11	SCHAFFHAUSEN Schaffhauser Kantonalbank Vorstadt 53 CH-8200 Schaffhausen +41 52 635 22 22
SCHWYZ Schwyzer Kantonalbank Bahnhofstrasse 3 CH-6430 Schwyz +41 58 800 20 20	SION Banque Cantonale du Valais Rue des Cèdres 8 CH-1950 Sion +41 848 765 765	STANS Nidwaldner Kantonalbank Stansstadterstrasse 54 CH-6370 Stans +41 41 619 22 22
ZUG Zuger Kantonalbank Bahnhofstrasse 1 CH-6300 Zug +41 41 709 11 11		

If you have any questions, please contact Cashier's Office West (+41 58 631 07 57 or bargeld@snb.ch).