

Cash

Status as of 12 March 2024

Instruction sheet on the submission of discoloured banknotes by financial intermediaries

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 [‘Instruction sheet on exchanging damaged banknotes’](#) are fulfilled. This instruction sheet may be found on the SNB website.

The replacement conditions cited in this instruction sheet also apply to banknotes discoloured by security systems, as long as the cause of the discolouration is self-declared. The submission is to be made in accordance with the [‘form’](#) cited in the instruction sheet and must be accompanied by a document certifying that the transaction is in no way questionable (e.g. police report, instruction by a public body).

The SNB will only accept discoloured banknotes without a self-declared cause for the discolouration if the financial intermediary has submitted a report to the Money Laundering Reporting Office Switzerland (MROS) beforehand. A copy of this report must be provided to the SNB along with a confirmation that there has been no response from the MROS in the three months following the submission (Report to MROS) with the form [‘Submission of discoloured banknotes by financial intermediaries’](#). The banknotes concerned may only be sent to the SNB once this period has elapsed.

If the submitted documents are incomplete, the discoloured banknotes will be returned to the signer at his or her own expense.

This instruction sheet is valid from 12 March 2024 and replaces all previous versions.