Instruction sheet on the submission of discoloured banknotes by non-financial intermediaries

In accordance with art. 8 of the Federal Act on Currency and Payment Instruments (CPIA), the Swiss National Bank (SNB) 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 discolouring is self-declared. The SNB will only accept discoloured banknotes without a self-declared cause for the discolouring if the consigner has either reported to a criminal authority (e.g. the police or the public prosecutor’s office) beforehand or simultaneously submits a document certifying that the transaction is in no way questionable (e.g. police report, instruction by a public body).

In the absence of such a document, the discoloured banknotes will be returned to the consigner. If the discolouring is ascertained following a preliminary check, and therefore after the countervalue been credited, the items will be returned and a delivery discrepancy will be debited to the sight deposit account or, in the absence of a direct account, settled in cash.

This instruction sheet is valid from 24 February 2014.