



Commercial lending

We offer loans to our corporate clients to support them in their commercial activities. The way in which the loan will be disbursed is discussed and agreed with your business.

Overdraft facility

This is used to finance liquidity requirements.

- Currency: Swiss franc or other widely-traded foreign currencies
- Credit limit agreed with you
- Variable interest rate, based on the amount and the guarantees provided

Short term fixed rate advance

Normally, this is a form of current account overdraft facility. It provides the best conditions, offered by the money market, avoiding the risk of rate rises.

- Currency: Swiss franc or other widely-traded foreign currencies
- Minimum amount: CHF 250,000 or equivalent in another currency
- Term: between 1 and 12 months
- Interest rate: fixed for the whole term of the advance

Fixed rate loan

This type of lending is used to finance investments in fixed assets, such as plant and equipment.

- Currency: Swiss franc or other widely-traded foreign currencies
- Term: medium/long term with pre-agreed repayment terms (as a function of the asset purchased and its working life)
- Interest rate: variable or fixed, based on: the amount of the loan, the financial position of your business and guarantees provided

Margin loans

This form of lending is used to cover the operating margins required for treasury management for companies that operate internationally and need to carry out spot and forward foreign exchange transactions, in order to hedge their own exchange risks.

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