

Lombard loans (Private)

Our Lending Division supports investment operations carried out in other parts of the bank (private and retail banking). We offer Lombard loans to increase the funds available to clients and enable them to further extend and diversify their own investment strategies. This type of lending is secured by clients' receivables and deposits.

It is also possible to use so-called "impure" Lombard loans to avoid liquidating a portfolio to meet temporary needs; in this case the client uses the portfolio as security for a loan on very attractive terms. A Lombard loan can be disbursed in the form of an overdraft facility or a short term fixed rate advance.

Overdraft facility

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

Short term fixed rate advance

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

Contact

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