

The secure calculation basis for medium to long-term investments

## Fixed-rate loan

The fixed-rate loan enables you to finance medium-term investments, meaning the liquidity required for operations can go untouched. You can calculate and budget your loan and amortisation costs in specific terms.

### Benefits for you:

- ♦ Preservation of your liquidity for the business
- ♦ Makes immediate investment possible
- ♦ Protection against rising interest rates
- ♦ Interest charges can be budgeted precisely

### Conditions

Interest rate	fixed
Credit commission	none
Minimum amount	CHF 150'000
Term	1 to 10 years
Currency	CHF and all major currencies
Interest settlements	quarterly
Amortisation	possible at the end of the term or to be determined upon contract conclusion
Termination with notice	The fixed-rate loan expires at the end of of the fixed, committed term without the need for a notice of termination.

### What you should know

A fixed-rate loan can be issued within the existing credit limit on the payment date of your choice. The amount, term and loan rate are fixed in advance for the entire term. We transfer the payment amount to your current account. Loan interest payments and agreed amortisations are debited directly to your current account. Your fixed-rate loan expires at the end of the agreed term.

### Conditions

Your corporate client advisor will be happy to inform you about the requirements.