

Flexible financing solution for comprehensive asset planning

Lombard loan

Do you need money at short notice for an investment, but do not wish to sell your existing assets? The Lombard loan is a flexible and cost-effective financing solution for private and corporate clients. With a Lombard loan, you can increase liquidity and bridge constraints on cash flow quickly and easily.

Benefits for you:

- You receive additional capital without selling existing assets.
- You continue to capitalise on the earning potential of the securities in your portfolio.
- You benefit from a flexible and cost-effective financing solution.

Conditions at a glance

	Current account	Fixed advance
Interest rate	variable	fixed
Credit commission	0.25 % per quarter	none
Minimum amount	flexible	CHF 100'000 (or equivalent value)
Term	open ended	1 to 12 months
Termination	available at any time	not normally possible during the term
Account balancing	quarterly, at the end of each quarter	at the end of the term
Currency	in Swiss francs and all major foreign currencies	
Maximum amount	Collateral value of the collateral deposited with us	
Collateral	Bank balances, money market investments, equities and bonds, precious metals or life insurance policies with a surrender value	

What you should know

It is important for us to inform you about the particular risks associated with a Lombard loan.

The amount of your loan depends on the value of the collateral you contribute. If the investments in your portfolio lose value, for example, due to issuer risks or due to price and

exchange rate fluctuations, you must contribute additional assets as collateral or repay the corresponding loan amount. If Lombard loans are used for investment purposes, these risks could multiply due to the leverage effect. This may mean that the existing collateral needs to be sold or realised in a poor market and stock exchange environment.