



Finance your investments and your growth

Are you self-employed, running an SME or do you work as a freelance?

The BCGE business loan will enable you to finance your investments and/or secure your working capital.

The essentials

For which types of requirements?

- Working capital: financing of cash shortfalls arising from the company's current activity (operations)
- Investments: financing of fixed assets, such as machinery, production equipment, vehicles or installations

For what amount?

- From CHF 20,000 to CHF 150,000.-
- For larger amounts, the bank offers you other types of commercial loans

What is the term and interest rate?

- 3, 4 and 5 years
- Fixed interest rate over the period

Advantages

Secure

Your loan is granted until maturity with a fixed interest rate for the period

Online discount

You can submit your application directly online on bcge.ch/en/pre-professionnel-pme

Modular

You can choose between different terms and types of amortisation

Simple

Documentary requirements are streamlined and the process simplified

Advantageous

No quarterly commissions and no renewal fees



How it works

You access our simulator on bcge.ch/business-loan and can apply for a business loan online in 4 simple steps:

- 1 Financing data
- 2 Documents to be attached
- 3 Information on the company and
- 4 Identification of the managing director. We will process your application as soon as possible.

A client adviser will contact you to finalise your application.

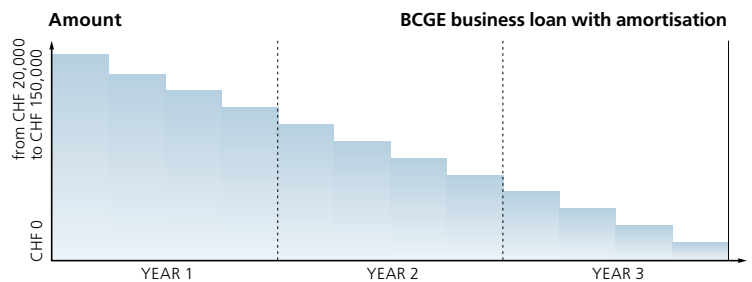
What are the amortisation possibilities?

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The quarterly cost of the loan will decrease.

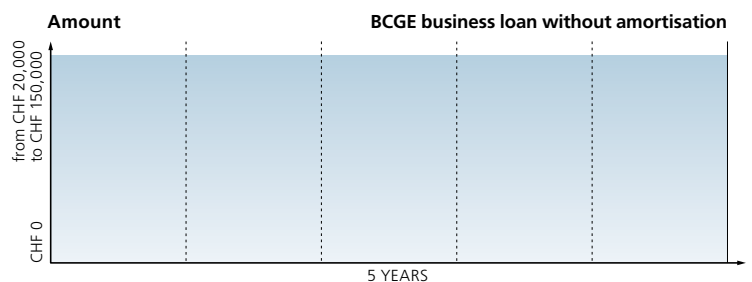
With amortisation (e.g. investments)

- Amortisation: payable quarterly by standing order
- Duration: 3, 4 and 5 years



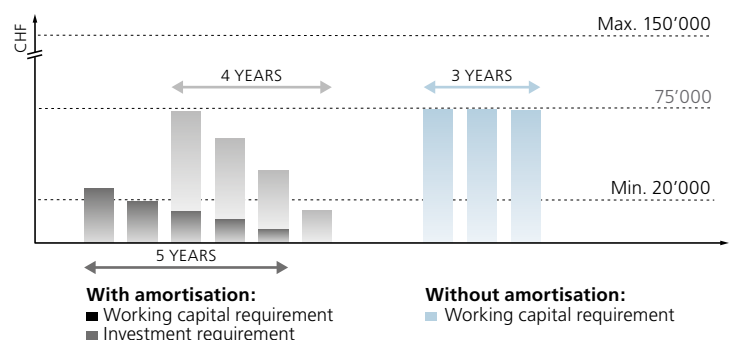
Without amortisation (e.g. working capital)

- Duration: 3, 4 and 5 years



With or without amortisation (e.g. adaptable to business growth)

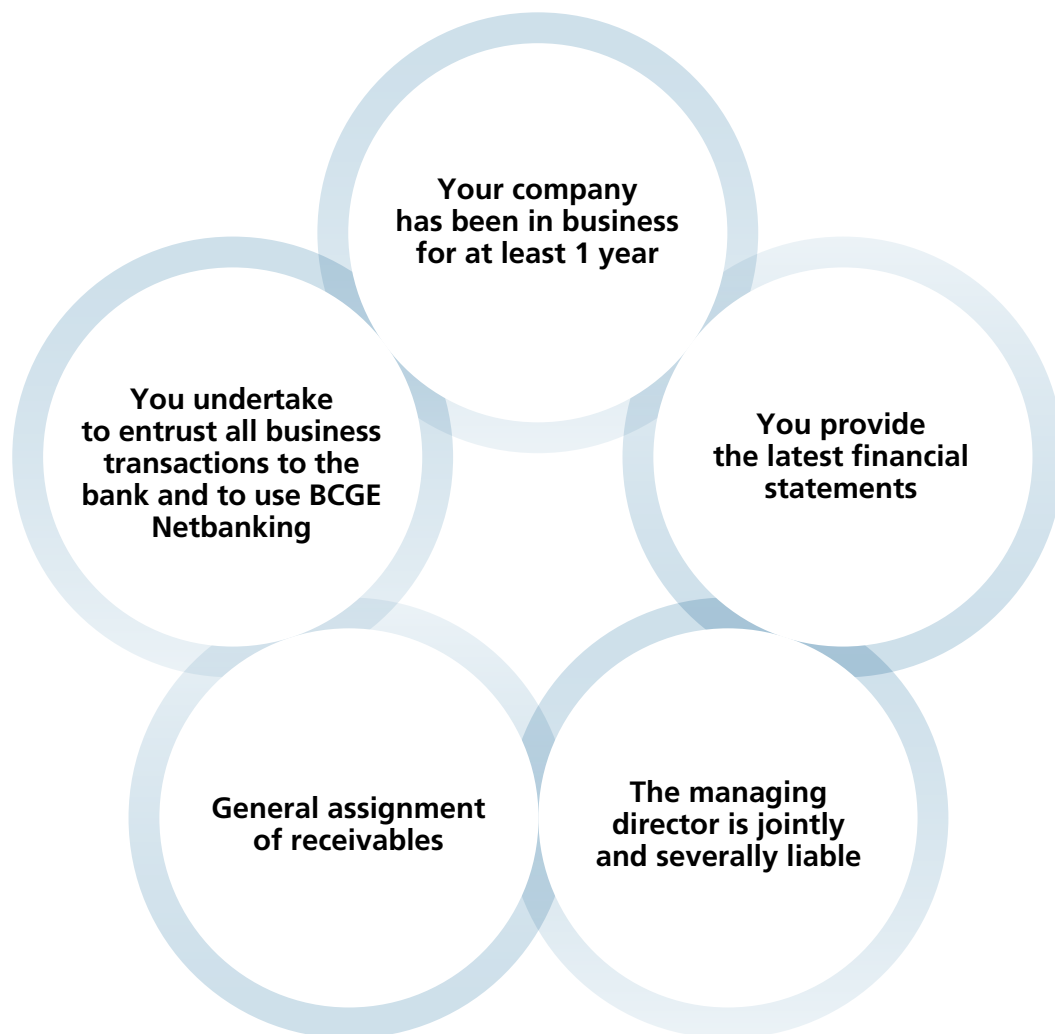
- It is possible to combine the 2 variants for several business loan contracts, within the limit of CH 150'000



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
If you need additional financing, you can combine your business loans.

Conditions for granting a business loan



Contact

 Your personal adviser

 Online advice 058 211 21 00; Monday-Friday: 7.30 am to 7.30 pm; Saturday: 9 am to 4 pm; Sunday: 9 am to 1 pm

 info@bcge.ch

 bcge.ch/en/pret-professionnel-pme

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