

Fee Overview - Private Credit

Borrowers

Fee type	Charge
Account opening and management	Free of charge
Legally valid identification (per natural person)	At our partner banks' offices, free of charge. Alternatively: At our office free of charge, or identification at post office counters or SBB counters, depending on their fee structure.
Personal credit costs	The effective interest rate includes interest and service fees and can vary between 4.9 % and 11.95 % depending on the risk model.
Early repayment fee (for loans not subject to KKG)	Generally 2% of the outstanding amount
Administrative fee in case of early repayment - creation of letter of early loan termination / final invoice	Administrative fee up to CHF 150
Reminder fee	Payment reminder: free of charge 1. Reminder: CHF 50 2. Reminder: CHF 100
Fee in case of borrower rejection after loan has been fully financed (for KKG loans after expiry of the 14 day waiting period)	CHF 300
Debt collections compensation	Debt collection on one instalment: - CHF 300 Debt collection on full outstanding loan amount: - CHF 2'000 for initial loan amount smaller than CHF 50'000 - CHF 3'000 for initial loan amount larger than CHF 50'000 Additional third-party costs (e.g. address research, fees from the debt collection office, costs for bankruptcy proceedings) are charged to the borrower.
Compensation for the preparation of an instalment repayment plan	Up to 1% of the outstanding loan amount, min. CHF 50
Term adjustment	CHF 50
Other compensation charges	CHF 100 per hour