

SECURITIES-BASED LOANS

GET CASH FAST BY PLEDGING YOUR INVESTMENTS

ADVANTAGES

- Get cash without selling your investments
- Finance short-term projects while maintaining an investment portfolio
- Adapt the amount to your needs
- Cash is available in less than 48 hours
- No service or processing fees
- Easy to set up

DESCRIPTION

- **Loan: fixed advance with funds available on your current account**
- **Currency: CHF**
- **Collateral: assets in investment funds and cash, depending on bank terms and conditions**
- **Minimum loan amount: CHF 25,000**
- **Maximum loan amount: CHF 1,000,000**
- **Interest rate: one-year fixed rate, renewable over the loan period**
- **Loan period: 5 years**
- **Early repayment without penalties at the end of each rate lock period**
- **On expiry: new agreement**
- **Tax statement on request: CHF 250**

ADDITIONAL INFORMATION

Use of loan proceeds

Use a securities-based loan to finance your home improvements, buy a car, travel, etc. Securities-based loans cannot be used to buy financial instruments (Lombard credit) from a bank or other institution.

Investment funds

In partnership with Amundi Asset Management, Crédit Agricole next bank (Switzerland) SA gives you the opportunity to access an exclusive range of investment funds in Switzerland and benefit from the advantages of securities-based loans.

Our partner Amundi

- Europe's No. 1 asset manager by assets under management¹
- One of the world's top 10 asset managers¹
- More than 100 million customers worldwide
- 4,500 employees and market experts

A few things to keep in mind

- The market value of pledged financial instruments fluctuates over time.
- The Bank assigns a collateral value to assets pledged which is updated daily and takes into account asset value fluctuations and other criteria defined by the Bank.
- If the collateral value no longer covers the outstanding loan amount, the Bank is entitled to require the pledge of additional assets. The Bank may seize pledged assets to repay the loan if the customer fails to meet the Bank's request.

Our advisors are available to assess your cash needs with you and offer you custom solutions.

1. Source: IPE's "Top 500 Asset Managers" published in June 2020 based on assets under management as at December 2019.

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