

Fee Overview - Private Credit

Borrowers

Fee type	Charge
Account opening and management	Free of charge
Legally valid identification (per natural person)	The identification can be done free of charge at the CG24 partner banks. Alternatively, identification is possible 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

Investors

Fee type	Charge
Account opening and management	Free of charge
Investment in CP	Free of charge
Service fee for instalment loans (incl. secondary market sales)	0.5% - 1.25% on each repayment amount
Rejection of LSV-Charges	CHF 20
Postal fees for cash payment at counter	According to costs of third party (min. CHF 5)
Other compensation charges	CHF 100 per hour

Fee Overview - Business Credit

Borrowers

Fee type	Charge
Account opening and management	Free of charge
Legally valid identification (per natural person)	CHF 10 with Swisscom online identification, free of charge at our office
Service fee Business Loan	Depending on the term of the loan: From 3.5% of the loan amount up-front (min. CHF 350) with the option of staggered payments* over the term of the loan for loans of over 12 months. *Additional fee of 0.5% of the loan amount
Early repayment fee	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 for loans with terms up to 12 months	Payment reminder: free of charge 1. Reminder: CHF 150 2. Reminder: CHF 300
Fee in case of borrower rejection after loan has been fully financed	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
Other compensation charges	CHF 100 per hour

Investors

Fee type	Charge
Account opening and management	Free of charge
Investment in CP	Free of charge
Service fee for business loans (incl. secondary market sales)	0.25% - 1% on each repayment amount
Rejection of LSV-Charges	CHF 20
Postal fees for cash payment at counter	According to costs of third party (mind. CHF 5)
Other compensation charges	CHF 100 per hour

Fee Overview- Real Estate

Borrowers

Fee type	Charge
Account opening and management	Free of charge
Legally valid identification (per natural person)	CHF 10 with Swisscom online identification, free of charge at our office
Service fee real estate financing	3% of the loan amount up-front (min. CHF 500) and 1% p.a. maintenance fee on the outstanding loan amount
Early repayment fee	Up to 2.5% of the outstanding amount
Administrative fee in case of early repayment - creation of letter of early loan termination / final invoice	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	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
Other compensation charges	CHF 100 per hour

Investors

Fee type	Charge
Account opening and management	Free of charge
Investment in CP	Free of charge
Service fee for real estate financing (incl. secondary market sales)	0.486% - 2.726% on each repayment amount
Rejection of LSV-Charges	CHF 20
Postal fees for cash payment at counter	According to costs of third party (min. CHF 5)
Other compensation charges	CHF 100 per hour