

# The construction loan



## Receive the right financing for your construction project

### Useful information

The construction loan offers the following features:

- Capital raising for building sites, new construction, conversions, and renovation of residential and commercial property
- Flexible payment options in connection with the financing of your construction project
- The construction loan is managed in the form of a current account credit

The following options are available to clients who want to convert a construction loan into a mortgage (consolidation):

### Traditional consolidation of the entire credit amount

- Consolidation into a mortgage once the construction phase has been completed

### Consolidation on a fixed date (pre-consolidation)

- Conclusion of a Forward fix mortgage for part or all of the credit amount before or when construction begins

### Partial consolidation

- Conversion of partial amounts of a construction loan into a mortgage before the end of construction

### Your needs

- You want to carry out a construction project and need a financing solution during the construction phase

### A construction loan is suitable in these cases:

- You need a credit line that you can use flexibly in order to pay invoices in connection with your construction project on an ongoing basis (e.g. tradesmen invoices)
- You want high flexibility in converting the construction loan into a mortgage

### Conditions

|                   |   |
|-------------------|---|
| Minimum amount    | CHF 100 000   |
| Term              | A maximum of two years during the construction phase  |
| Interest rate     | As per personal offer (non-binding reference rates available at <a href="https://www.credit-suisse.com/mortgages">credit-suisse.com/mortgages</a> ) |
| Credit commission | 0.25% per quarter on the maximum credit amount utilized   |

### Schematic representation

#### (traditional consolidation of the entire credit amount)



### Contact us

Your advisor will be happy to arrange a personal consultation. Call us at 0844 100 114\*; Monday–Friday, 8:00–20:00. For more information visit our website at: [credit-suisse.com/mortgages](https://www.credit-suisse.com/mortgages)

\* Please note that telephone calls to these numbers may be recorded. We assume that, by calling us, you accept this business practice.



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