

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 credit-suisse.com/mortgages)
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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