

Pricing Regulations cashare.ch

General Fees for Account and Identification

Account opening and management	free of charge
Identification fee	
via e-banking bank transfer	CHF 5.00
"Yellow Identification" by Swiss Post	External service, currently CHF 25.00

Fees for Investors

Platform fee (one-time, invoiced upon contract conclusion)	0.75% p.a. (in the annuity on the outstanding loan amount)
Custody fee for mortgage-secured loans (one-time, invoiced upon contract conclusion)	0.15% p.a. (in the annuity on the outstanding loan amount)
Address investigation	CHF 25.00
Rejection of Debit Direct or LSV charges	Costs will be invoiced, minimum CHF 10.00

Fees for Borrowers

Loan application	free of charge
Early repayment	CHF 150.00 (per loan agreement)
Early repayment penalty (non-CCA relevant loans)	2% of the outstanding loan amount

Platform fee (one-time, directly deducted at disbursement)

Private instalment loans	0.75% p.a. on the received loan amount (minimum CHF 75.00)
Private bullet loans	1.50% p.a. on the received loan amount (minimum CHF 500.00)
SME instalment loans	0.75% p.a. on the received loan amount (minimum CHF 500.00)
SME bullet loans	2.00% p.a. on the received loan amount (minimum CHF 500.00)

Property valuation

Condominiums / Single-family homes	From CHF 1,000.00 (per valuation)
Investment properties	From CHF 2,000.00 (per valuation)
Monthly review of global assignment	According to effort as per quote
Additional costs for surety	CHF 200.00 / per "surety agreement"
Additional costs for extraordinary audit efforts	Invoice according to effort (in consultation with borrower)
Rollover fee for loan extensions	CHF 1,000.00

Reminder Fees (on instalment and/or interest payments for private individuals):

Payment reminder (after 5 days overdue)	Free of charge
1st reminder (after 10 days overdue)	CHF 30.00
2nd reminder (after 20 days overdue)	CHF 50.00
Final reminder/debt collection warning (after 30 days overdue)	CHF 75.00

**Reminder fees are cumulative and increase accordingly by the stated amount.*

Reminder Fees (on capital repayment for bullet loans for private individuals):

Final reminder/debt collection warning (after 5 days overdue)	CHF 200.00
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Reminder Fees (on instalment and/or interest payments for SME)

Payment reminder (after 5 days overdue)	Free of charge
1st reminder (after 10 days overdue)	CHF 100.00
2nd reminder (after 20 days overdue)	CHF 150.00
Final reminder/debt collection warning (after 30 days overdue)	CHF 200.00

**Reminder fees are cumulative and increase accordingly by the stated amount.*

Reminder Fees (on capital repayment for bullet loans for SME):

Final reminder/debt collection warning (after 5 days overdue)	CHF 500.00
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Address investigation	CHF 25.00
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Debt collection costs	1:1 charge as per fee statement of the responsible debt collection office
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Court costs	1:1 charge as per fee statement of the responsible court
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Legal costs in legal cases	1:1 charge as per invoice of the appointed law firm
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Collection processing fee

Private loans	CHF 100.00/h (minimum effort 5h per collection case)
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SME loans	CHF 200.00/h (minimum effort 5h per collection case)
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Cash deposits at post office counter / Rejection of Debit Direct or LSV charges	Costs will be invoiced, minimum CHF 10.00
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Valid from 01.02.2025