

SAMPLE FOR LOAN WITHOUT COLLATERAL (NOT SUITABLE FOR PERSONAL LOANS ACCORDING TO THE CONSUMER CREDIT ACT)

Loan agreement

between

_____ Borrower
(Last name, first name, street, postcode/town)

and

_____ Lender
(Last name, first name, street, postcode/town)

Amount of loan (specify currency): _____

Amount of loan in words (state currency): _____

Purpose of loan: _____

Date of payment: _____ [where applicable: With his/her signature, the Borrower confirms receipt of the total amount of loan in cash on the abovementioned date]

Tick as appropriate:

- Interest-free
- Fixed interest rate of ____% per annum
- Variable interest rate: rate shall be adjusted every six months on 30 June and 31 December according to the interest rate for variable-rate, interest-bearing first mortgages from [name of bank]

If interest-bearing loan:

Interest payment dates are 30 June and 31 December of each year, starting on _____

Tick as appropriate:

- No payment by instalments
- Monthly instalments
- Yearly instalments

If payment by instalments:

First instalment due on: _____

Number of instalments: _____

Instalments (specify currency): _____

Full repayment by no later than: _____

Tick as appropriate (it is also possible to select several options or none):

The loan may be terminated by either party and at any time upon ____ months' notice.

Extraordinary termination possible in case of (describe): _____

If the Borrower is in default with the payment of an instalment, the full residual debt becomes due with immediate effect.

The provisions of the Swiss Code of Obligations (OR 312 ff.) are otherwise applicable for this loan agreement.

Place / date: _____

Lender

Borrower