



Public sector lending

Our Bank supports the public sector through the various types of lending required to meet its needs, such as to meet liquidity requirements or finance investments.

Overdraft facility

This is used to finance liquidity requirements or public works that are in the process of being executed. We agree a credit limit with the public sector borrower; the overdraft will be charged interest at a variable rate based on the borrower's financial position.

Short term fixed rate advance

- Minimum amount: CHF 500,000
- Term: from 1 to 12 months
- Interest rate: fixed for the whole term of the advance

Normally this is a form of overdraft facility. It provides the best conditions, offered by the money market, avoiding the risk of rate rises.

Medium/long term fixed rate loan

This is used to finance the public debt (created by investments or budget deficits). This is a medium/long term facility, with the possibility of optional repayments or pre-agreed repayment terms.

Contact

Tel: +41 91 800.51.04 crediti@cornerbanca.com

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