



# Structured financing

For marketing purposes

## Brief description

Structured financing is a framework credit consisting of one or more fixed advances. For entrepreneurs and companies it thus serves as a medium-term credit instrument for financing strategic projects. A fixed advance can be used to finance a share purchase (share deal) or to buy assets (asset deal, e.g. land, building, machines, etc.) during a succession, management-buy-out or leveraged buy-out. Structured financing is also a suitable instrument for raising medium-term current assets or generating additional liquidity to finance a company purchase or strategic project.

Thanks to the holistic advisory approach of Bank CIC, the structured financing transaction is based on a mutual and comprehensive understanding of the project, the company's situation, the characteristics of the business sector, and the balance sheet and income statement of the company. As a strong partner, Bank CIC personally advises and supports entrepreneurs and companies with customised financing solutions before and during the entire (transaction) process.

## Suitability

Structured financing is suitable for entrepreneurs and companies that need a loan to finance a company acquisition (management-buy-out, leveraged buy-out, successor process).

## Your benefits

- **Individual financing solutions with substance:** Thanks to our holistic advisory approach, you benefit from an individual and flexible financing solution tailored to the needs of your company and yourself.
- **Targeted expertise:** You receive targeted and personal support from our Corporate Finance specialists who help you to structure your complex financing transactions.
- **Security and transparency:** The fixed interest rate, loan amount and term mean that you can calculate your interest costs exactly and are protected from interest rate increases.

## Risks

- **Affordability/liquidity risk:** Unexpected events pose an affordability risk. There can also be cash flow problems.
- **Decline in value of credit collateral:** If the value of the collateral for the credit should decline, the current collateral may no longer be sufficient. Additional guarantees will have to be provided or the credit amount reduced.

### Minimum amount

Minimum tranches of CHF 500 000 in the form of fixed advances

### Credit term

Usually 5 to 7 years

### Conditions

Conditions according to contractual agreement

### Currencies

CHF, EUR, USD; other currencies on request

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