

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.

DISCLAIMER

This document is for information and marketing purposes only and for use by the recipient. The terms and conditions contained therein are purely indicative and can be amended by Bank CIC (Switzerland) Ltd. at any time without prior notice. This document does not constitute an offer in the legal sense, nor a solicitation nor recommendation from Bank CIC (Switzerland) Ltd. Bank CIC (Switzerland) Ltd. assumes no responsibility for the completeness or reliability of this document and accepts no liability of any kind for direct or indirect loss or damage, or consequential loss or damage, that may arise in connection with the use of this document. The dispatch, import or distribution of this document and copies thereof to the United States or to US persons (as defined in Regulation S of the US Securities Act of 1933, as amended) is not permitted. This also applies to other jurisdictions that consider such actions as a violation of their applicable laws. This document must not be reproduced, whether in full or in part, without the written approval of Bank CIC (Switzerland) Ltd.