

- ✓ Private loan
- ✓ Credit buyback
- ✓ Loan consolidation
- ✓ Credit cards

	Car financing	Leasing
Mileage	No restriction, the car is yours and you drive as much as you like.	Yes, indicated in the leasing contract. 0,3 to 0,5 CHF per additional km, if over the limit. Annual mileage allowance.
Repayment duration	84 months max.	60 months
Vehicle ownership	You own the car.	The bank
Residual value	None	Yes + VAT to be paid
CASCO insurance	Free to choose	Mandatory full Casco coverage
Life insurance covering the remaining balance on the loan	Yes, included in the interests. No additional fees.	No, option to be added
Down payment	Not necessary	Yes, often requested
Interest on VAT	None	Yes
178 code indicated on the vehicle registration card	No	Yes, meaning impossible to resell the vehicle to a third party
Mandatory maintenance of the vehicle	Free, not mandatory	Mandatory
Contract early termination	Yes, at any time, lower interest charges based on the unused remaining time	Possible with fees and costs
Car purchase, discounts	If paid in cash, a discount can be negotiated with the seller	Little negotiation
At the end of the contract, the vehicle can be returned	No, as you are the owner of the car	Yes and a residual value to be paid
In case of accidents, whether partial or complete damage	The insurance company will pay you directly, according to the insurance contract.	Must repair and in case of total damage, the insurance company will pay the full amount to the leasing company.
Vehicle resale at any moment on market price	Yes, market price	No, garage price
Damage inside the vehicle (seat, ...)	You are the owner	If the vehicle is returned to the dealer, all the damages will be charged to the customer.
Deductible interests and debts	Yes, fully deductible	No deduction
Trouble with the vehicle warranty	More flexibility for you	You must keep on paying the leasing company.
Vehicle is inspected when returning it to the garage	No, the vehicle is yours	Yes, it is required by the leasing company, the garage will inspect the car
Lawsuits or disputes over leasing payments	No repossession of the vehicle. You are the owner.	Vehicle is taken back by garage, you are a lessee...
Use of the vehicle	Free.	Restriction of drivers.

