Consulting mandate

Overview

With the Raiffeisen Advisory Mandate, you make your own investment decisions while benefiting from Raiffeisen's analyses, market assessments, and recommendations. It offers comprehensive and professional investment advice tailored to your individual needs and investment goals.

Advantages

Comprehensive investment advisory: You make the investment decisions yourself, supported by professional advice.

Portfolio monitoring: Your portfolio is monitored, and you will be contacted in the event of relevant market changes.

Cost efficiency: Cost-effective investment products and reduced transaction fees.

Transparency: Maximum transparency regarding the recommended investment products, performance, and costs.

Services   
or   
Benefits   
  
\*(The translation can vary depending on the context. "Leistungen" could mean "services" in a professional or business context, or "benefits" in a financial or welfare context.)\*

Needs Assessment and Goal Setting: In a detailed consultation, your individual situation and needs will be analyzed to create an investor profile.

Expertise and Implementation: Based on current market developments and expectations, an investment proposal is created. The implementation is carried out flexibly according to your preferences.

Monitoring and Contact: Continuous monitoring of global markets by experts. If action is required, we will contact you to ensure no trends are missed and risks remain under control.

Product information

Portfolio: Comprehensive investment advice and occasional consultations with your advisor. Recommended from CHF 100,000.–.

Portfolio Plus: Comprehensive investment advice tailored to your individual situation and investment goals, proactive recommendations, and regular communication. Recommended for amounts starting at CHF 200,000.–.

Impulse: Proactive recommendations, exciting investment ideas, and short-term opportunities without committing to an investment strategy. Recommended from CHF 100,000.–.

Investment strategies

Yield: Supplement continuous income with capital gains. Moderate value fluctuations, suitable for low risk tolerance.

Balanced: Steady income and active capital gains through stock investments. Moderate value fluctuations, suitable for medium risk tolerance.

Growth: Capital gains through stock investments, complemented by continuous income. Increased value fluctuations, suitable for higher risk tolerance.

Stocks: Investing in stocks to capitalize on growth opportunities and capital gains. High price fluctuations, suitable for those with a high risk tolerance.

Important principles

Sustainability: Systematic consideration of sustainability in investment solutions for long-term improvement of outcomes.

Diversification: Broad diversification in the mandates Portfolio and Portfolio Plus, with the option to focus investments on the Swiss domestic market or global equity markets.

Cost transparency: Access to cost-effective investment products without distribution commissions.

Frequently Asked Questions

What distinguishes the advisory mandate from an asset management mandate?

With the advisory mandate, you make all investment decisions yourself, supported by advisory services. With the asset management mandate, you delegate the investment decisions to Raiffeisen.

How is the portfolio monitored?

The experts continuously monitor developments and trends in the global markets and will contact you if necessary.

This structured overview provides a comprehensive insight into Raiffeisen's advisory mandate.

Asset management mandate

Overview

Trust us with your needs and goals – we will take care of their implementation. Your portfolio will be managed according to your specifications and continuously monitored and optimized by our investment experts.

Advantages

Delegation of the management of your investment capital to specialists.

Active management of the mandate according to your specifications

Systematic monitoring of the portfolio

Ensuring the defined investment strategy

Transparent overview of investment decisions, deployed investment products, performance, and costs.

Services or Benefits

Creation of a personal investor profile based on your needs and goals

Determination of the right investment strategy

Selection of the desired mandate for optimal goal achievement

Implementation of the strategic and tactical investment strategy by the Raiffeisen Investment Committee

Continuous monitoring of global markets and optimization of the portfolio

Product information

Futura Global: Worldwide sustainable investment opportunities, investment in foreign currencies, mandate solution in CHF or EUR

Futura Swissness: Focus on the domestic market in Switzerland, minimization of currency risks.

Futura Impact: Focus on the impact of investments, creating positive and measurable ecological and social effects

Index Global: Investment in worldwide financial markets with index products, participation in global economic trends.

Customization options

Regular payments: Determination of the frequency and amount for periodic disbursements.

Waiver of Alternative Investments: Exclusion of the asset class "Alternative Investments" (gold and real estate).

Direct Investments in Swiss Equities: Implementation of the "Swiss Equities" asset class with direct investments

Individual mandate: Management of assets according to personal preferences, from 2 million CHF or EUR.

Options for the individual mandate

Direct Investments in Swiss Stocks: Investing in Stocks Instead of Collective Investment Schemes

Exclusively passive investments: Implementation through index funds/ETFs

Regular Payments: Determination of the frequency and amount for regular payouts

Sustainability

Futura Asset Management Mandates: Consideration of Environmental, Social, and Governance (ESG) Criteria

Sustainability Analysis: A Complement to Traditional Financial Analysis

Sustainability Reporting: Transparent Disclosure of the Sustainability of Assets

Portfolio Manager Report

Quarterly Reports: Review and Outlook on Developments in the Financial Markets

Explanation of the impacts: Effects on the Raiffeisen wealth management mandates

Frequently Asked Questions

What does the process towards an asset management mandate look like? Creation of an investor profile, determination of the investment strategy, selection of the mandate, implementation of the strategy, continuous monitoring, and optimization of the portfolio.

How is the management carried out?: By the Raiffeisen Investment Committee, based on current market developments and expectations.

What types of mandates are available?: Futura Global, Futura Swissness, Futura Impact, Index Global.

What customization options are available?: Regular withdrawals, exclusion of alternative investments, direct investment in Swiss stocks, individual mandate.

Variable mortgage

Overview

With a variable mortgage, you remain flexible: There is no fixed interest rate and no fixed term. The interest rate adjusts to the current market conditions.

Advantages

Flexibility: No fixed term and no fixed interest rate.

Interest Rate Adjustment: The interest rate is continuously adjusted to reflect current market conditions.

Benefit from falling interest rates: Opportunity to profit from declining interest rates.

Switching option: Flexible change to a different mortgage model.

Direct Repayment: Option for direct repayment to reduce the loan amount and interest costs.

Risks

Interest rate risk: Higher interest costs with rising interest rates.

Fluctuating interest burden: Makes precise cost planning more difficult.

Frequently Asked Questions

Who benefits from a variable mortgage?

If you need short-term financing.

If you want to sell your property in the near future.

If interest rates are expected to decrease or remain low in the foreseeable future.

Interest rate development

Interest trend: The interest rate development of the variable mortgage since 2000 shows how interest rates have changed over time.

Membership and share certificate

Overview

As a cooperative member, you are more than just a customer: you are part of your local Raiffeisen bank. You have a say and contribute to your local region and economy.

Advantages

Attractive Interest Rate: Receive a share certificate with an attractive interest rate.

Co-determination: Participate in the general assembly or referendum and have a say in important decisions.

Preferred conditions: Benefit from preferred terms for banking products.

Free Cards: Get a debit and credit card free for the first year.

MemberPlus Benefits Program: Take advantage of numerous leisure activities and discounts.

Services or Benefits (depending on the context).

Membership: By subscribing to a share certificate, you become a member of your local Raiffeisen Bank. The share certificate represents a small piece of ownership in the bank and grants you the right to participate in making important decisions.

General Assembly: You are invited annually to the General Assembly or a referendum and informed firsthand about the business policy.

Board of Directors: Choose individuals you trust for the Board of Directors.

Profit sharing: The interest on the share certificate allows you, as a member, to participate in the success of your bank.

Become a member

Subscription to a share certificate: If you wish to become a member, you need to subscribe to a share certificate at your local Raiffeisen Bank.

Part of the community: You are already part of the cooperative – just like more than two million members today.

Getting in touch: Contact your local Raiffeisen Bank or use the contact form.

Special benefits for members

Interest on share certificates: 2.5% interest on your share certificates, determined by the general vote.

Voting rights: Participation in the ballot and co-determination in important decisions.

Members' Event: Invitation to the annual members' event “Served Up at Raiffeisen” with exclusive benefits.

Leisure benefits: Access to MemberPlus leisure discounts and seasonal local offers.

Interesting facts about membership

Cooperative: Each of the over 200 Raiffeisen banks operates as an independent cooperative, allowing the region to share in its economic success.

Co-determination: With the share certificate, you become a cooperative member of the bank that issued the share certificate.

Discounted products: As a member, you have the opportunity to benefit from the MemberPlus package, which includes an account, cards, e-banking, and attractive leisure offers.

Frequently Asked Questions

How do I become a member?: Sign a share certificate at your local Raiffeisenbank.

How do I benefit from the MemberPlus experience advantages?: Create a login on the MemberPlus portal and take advantage of the offers.

Are there special offers for young people or students?: Yes, young people up to 26 years old with a YoungMemberPlus package automatically receive the MemberPlus benefits program.

How is the repayment of share certificates regulated?: Share certificates have an unlimited term and can be terminated at any time with a notice period of three months.

"Fixed-rate mortgage"

Overview

With a fixed-rate mortgage, you benefit from a constant interest rate and financial planning security throughout the entire term. This type of mortgage is particularly suitable for long-term financing, where you want to protect yourself against rising interest rates.

Advantages

Fixed interest rate over the entire term: You are protected against rising interest rates.

Predictability: Due to the constant interest rate, you can calculate your costs precisely.

Fixed-rate mortgage: The option to set the interest rate for your future mortgage in advance.

Services or Benefits

Financing a Home: With a fixed-rate mortgage, you finance your home at a fixed interest rate for an agreed-upon fixed term.

Cost control: You pay a consistent interest rate until the end of the term.

Fixed-term mortgage: Set the interest rate for your fixed-rate mortgage in advance with a premium to protect yourself against interest rate fluctuations.

Interest rate development

Graphic: The graphic shows the difference between the market interest rate and the fixed interest rate of the fixed-rate mortgage.

Interest Trend: The following chart shows the interest trend of the 5-year fixed-rate mortgage since 2000.

Risks

Interest rate risk: During the term of your fixed-rate mortgage, market interest rates may increase. When your mortgage expires, the interest rates could be higher than they were at the time of signing the contract.

No early termination: You cannot terminate your mortgage early during the term. Switching to another mortgage model is not possible due to the fixed interest rate.

Frequently Asked Questions

Who benefits from a fixed-rate mortgage?

If you would like to plan with fixed costs over a firmly agreed term.

If you expect rising interest rates.

If you need long-term financing.

The next step toward your mortgage

Schedule a consultation: Get advice from our experts to find the right mortgage for you.

Take out a mortgage: Secure your fixed-rate mortgage and protect yourself against rising interest rates.

Compare mortgages: Compare different mortgage models to find the best solution for your needs.

Interest Alert: Track interest rate changes in the mortgage market to find the best time to finalize your mortgage.

Mortgage calculator: Calculate how much home you can afford.

E-Banking: Uses and Benefits

Overview

With Raiffeisen E-Banking, you can conveniently handle your banking transactions wherever you have access to the internet. It offers a wide range of features to help you manage your finances efficiently.

Benefits and advantages

Convenience: Carry out your banking transactions anytime and anywhere.

Security: High security standards protect your data and transactions.

Transparency: Full control and overview of your finances.

Functions

Asset, wealth, ability, or capability – depending on the context.

Access to accounts, portfolios, retirement funds, and loans

Asset overview in graphical representation

Account statement as a timeline or table view with simple date selection

Allocation by currency and investment category

Payments

Simple recording with the payment assistant

Payment orders for domestic and international transactions

Scan, import, and share QR invoices with your smartphone.

Payment recipient

Overview of all expenses for each payee

Creation of new payee lists

Search for payment recipients

eBill translates to "eBill" in English as well. It typically refers to an electronic bill or invoice, often used in online banking or digital payment systems.

Convenient payment of bills with just a few mouse clicks.

Paperless invoicing directly into e-banking

Control and rejection of invoices in case of discrepancies

Tax documents

Search and printing of tax documents for the previous year

Selection and download of documents in PDF format

E-documents

Receipt of all bank documents in electronic form

Simple search function and timeline display

Karten-Selbstbedienung

Overview of all your own Raiffeisen cards

Administrative functions such as reloading prepaid cards, blocking cards, ordering replacement cards, and adjusting daily and monthly limits.

Cards & TWINT

Details on all payment methods accessible in e-banking

Display of all transactions and credit card statements as an e-document

Cash delivery service

Selection and ordering of cash in over 100 currencies

Free delivery via Swiss Post

"Anlegen" in English can be translated to "create," "invest," "apply," "put on," "dock," or "lay out," depending on the context. Could you provide more context for a more accurate translation?

Purchase and sale of most listed securities

Manual entry of new titles

Worldwide trading of securities and emissions

"Drawing of term deposits and cash bonds"

Messages and Notifications

Sending encrypted messages to the bank

Account and securities account openings, notifying address changes

Subscribe to notifications via push notification, email, or SMS.

Accessibility

E-banking for blind and visually impaired people

Certified by the foundation "Access for All" according to AA Plus

"High-contrast color profile and use of screen reader"

Security or Safety

Current Warnings: Information on online investment fraud, search engine phishing, and other security risks.

Behavior Tips: Recommendations for Safe Conduct in E-Banking.

Mastercard

Overview

With the Raiffeisen Mastercard credit card, you can make cashless payments worldwide. You have the choice between the Mastercard Silver and Mastercard Gold, which offer you additional comfort and valuable extra benefits.

Advantages

Worldwide acceptance: At over 43 million locations worldwide.

Contactless payment: With Apple Pay, Google Pay, Samsung Pay, and contactless payment.

Insurance Services: Integrated insurance for added protection.

Administration: Through the one app and card self-service in e-banking.

Bonus program: Attractive rewards and value vouchers in the bonus program.

Free in the first year: Free for Raiffeisen members in the first year.

Services or benefits

Security: Latest chip technology and 3-D Secure process for safe shopping.

Contactless payment: Amounts under CHF 80.– can be paid contactlessly without a PIN.

Online Management: Manage all cards and transactions online.

24h Assistance: Support in emergencies abroad.

Online service

One digital service: Conduct banking transactions conveniently using your smartphone or through the web portal.

Secure login: Access the one app via fingerprint or Face ID.

Push notifications: Alerts for every transaction.

Approval of online payments: Via one app or SMS code (3-D Secure).

Card Management: Lock/Unlock Card, Order Replacement Card, View Card Number and PIN Code, Enable/Disable Contactless Payments, Enable/Disable Online Payments, Set Card Usage Region.

Insurance benefits

Purchase Protection: Best Price Guarantee, Warranty Extension, and additionally for Gold Cards, a Purchase and Transport Insurance.

Travel Protection: Travel insurance for trip cancellation, trip interruption, and, with gold cards, additional luggage insurance and medical travel assistance.

Bonus program

surprize: Collect valuable points with every payment.

Earn points: One point per Swiss Franc for all payments made with your card.

Additional points: In competitions and promotions.

Redeem points: Exchange surprize points via the one app.

Prices and Terms/Conditions

Mastercard Silver

Annual fee for the main card: CHF 96.–

Annual fee for additional card: CHF 24.–

Combination offer (2 main tickets): CHF 120.–

Replacement card worldwide: CHF 20.–

Block card: Free of charge

Fee for worldwide cash withdrawals: 4%, minimum CHF 10.–

Transactions in foreign currency: Amount at card exchange rate + 1.500% processing fee

Transactions in CHF abroad: Amount + 1.500% processing fee

Gambling Commission: 3.5%, minimum CHF 3.00

Mastercard Gold

Annual fee for the main card: CHF 198.–

Annual fee for additional card: CHF 48.–

Combo Offer (2 main tickets): CHF 228.–

Replacement card worldwide: Free

Block card: Free of charge

Fee for worldwide cash withdrawals: 4%, minimum CHF 10.–

Transactions in foreign currency: Amount at card exchange rate + 1.500% processing fee

Transactions in CHF abroad: Amount + 1.500% processing fee

"Gaming Commission: 3.5%, minimum CHF 3.00"

Frequently Asked Questions

How do I apply for the Mastercard?

Fill out the online contact form. After reviewing the information, you will receive the card application for signature. Once returned, the card will be sent by mail.

How do I gain access to the one online service?

With the delivery of the Mastercard, you will also receive your login details for the online service "one" – conveniently by mail.

What functions are available in Raiffeisen E-Banking?

View card transactions and monthly statements, lock and unlock the card, order a replacement card and PIN code.

Fund savings plan

Overview

With a fund savings plan, you systematically invest your assets. You benefit from higher return opportunities compared to a savings account, without having to worry about stock market prices or the ideal investment timing. A wide range of funds is available for your fund savings plan.

Advantages

Regular Investments: Starting from CHF 100.–, you can regularly purchase fund shares.

Average price effect: By making regular investments, you benefit from the average price effect in fluctuating markets.

Automated process: Once set up, the specified amount is invested regularly – completely automated.

Withdrawal plan: With a withdrawal plan, you can regularly sell your fund shares.

Services or Benefits

Return opportunities: Take advantage of return opportunities in the financial markets and achieve your savings goals faster.

Asset Development: Example of asset development from 2015 to the end of 2024 with monthly deposits of CHF 200 into the investment fund Raiffeisen Futura – Swiss Stock.

Average price effect: Regular purchase of fund shares for a fixed amount, regardless of current prices.

Product information

Investment funds: Selection from an attractive range of Raiffeisen funds and funds from third-party providers.

Deposits: The amount and frequency of deposits are determined by you (monthly, quarterly, or annually).

Flexibility: Additional deposits or deposit pauses are possible at any time.

Fund types: Target fund, equity fund, bond fund, actively managed, index-oriented, or passively managed funds.

Average price effect

Explanation: With a fund savings plan, you regularly purchase fund shares for the same amount of money. When prices are high, fewer shares are bought, and when prices are low, relatively more shares are acquired. This results in a smoothing of the purchase price.

Frequently Asked Questions

What are investment funds?: A fund is an asset composed of deposits from many individual investors and managed by investment experts who allocate it into stocks, bonds, and other investments.

Is a fund savings plan suitable for retirement planning?: Yes, more and more savers are relying on a fund savings solution for private retirement planning.

How much should one invest monthly in the fund savings plan?: There is no fixed rule; it makes sense to invest only the amount you can comfortably live without after deducting your monthly expenses.

How long should one invest in a fund savings plan? To offset short-term market fluctuations, an investment period of at least six years is recommended.

The next step for your fund savings plan

Schedule a consultation: Get advice from our experts to find the right fund savings plan for your needs.

Getting Started with Investing: Take advantage of the opportunity to invest regularly in funds and achieve your savings goals.

Sustainability: Invest in sustainably-oriented funds to capitalize on the opportunities of financial markets in the long term.

"Loan Variables"

Overview

The variable loan enables you to finance medium-term investments in facilities, machinery, or business expansions. The liquidity necessary for operations remains untouched. Additionally, you benefit from the opportunity of decreasing interest rates, allowing you to use the return on your investment for repayment.

Advantages

Preservation of liquidity: The company's liquidity remains unaffected.

Immediately investable: Enables immediate investments.

Repayments according to return: Repayment is made from the return on your investment, distributed over the loan term.

Interest Rate Based on Market Conditions: The interest rate adjusts to the current market conditions.

Falling capital market interest rates: Opportunity to benefit from decreasing interest rates.

Risks

Interest rate risk: When taking out a variable loan, you assume the risk of interest rate fluctuations. If interest rates rise, you will have to bear the higher interest costs.

Functionality or Mode of Operation.

Payout: The variable loan will be paid out to you as a one-time payment.

Repayment: The repayment will occur in parallel with the depreciation of your investment and from its cash flow. The loan must be fully repaid no later than the end of the lifespan of your investment.

Interest Rate: The interest rate of the variable loan is determined by the situation in the capital market and also depends on your creditworthiness and any collateral provided.

Termination: The variable loan can be terminated at any time with a notice period of six weeks.

\*\*Comparison: Variable Loan vs. Fixed Loan\*\*  
  
A \*\*variable loan\*\* and a \*\*fixed loan\*\* are two different types of loan structures, each with its own advantages and disadvantages. Here's a comparison:  
  
### \*\*Variable Loan\*\*   
- \*\*Definition\*\*: A loan with an adjustable interest rate that changes over time, often tied to an index or benchmark (e.g., LIBOR or EURIBOR).  
- \*\*Interest Rate\*\*: Subject to fluctuations based on market conditions, which could lead to higher or lower repayments.  
- \*\*Flexibility\*\*: Offers more flexibility, as the interest rate might decrease during favorable market conditions.  
- \*\*Risk\*\*: Higher risk because repayments can increase significantly if interest rates rise.  
- \*\*Ideal for\*\*: Borrowers who expect interest rates to remain stable or decline and are comfortable with fluctuations in repayment amounts.  
  
### \*\*Fixed Loan\*\*   
- \*\*Definition\*\*: A loan with a fixed interest rate throughout the entire term of the loan.  
- \*\*Interest Rate\*\*: Remains constant regardless of market changes, ensuring predictable repayments.  
- \*\*Stability\*\*: Provides stability and security, as borrowers always know their repayment amounts.  
- \*\*Risk\*\*: Lower risk since there are no surprises due to rising interest rates.  
- \*\*Ideal for\*\*: Borrowers who prefer certainty in their budgeting and want to avoid rate fluctuations.  
  
### Key Differences:   
| \*\*Aspect\*\* | \*\*Variable Loan\*\* | \*\*Fixed Loan\*\* |  
|---------------------|-------------------------------------|-------------------------------------|  
| \*\*Interest Rate\*\* | Fluctuates based on market rates | Remains fixed over the loan term |  
| \*\*Repayments\*\* | Can vary | Fixed and predictable |  
| \*\*Risk Level\*\* | Higher due to rate variability | Lower and more stable |  
| \*\*Flexibility\*\* | More flexible; can benefit from falling rates | Less flexible but stable |  
  
### Considerations:   
- If market rates are expected to \*\*decline\*\*, a variable loan could provide cost savings.   
- If market rates are expected to \*\*rise\*\*, a fixed loan offers better protection.   
- The choice largely depends on your financial goals, risk tolerance, and the current economic climate.   
  
Ultimately, both options serve different needs, and it’s important to assess your financial situation and consult with a financial advisor before making a decision.

Interest rate level

Variable loans: Suitable for declining or stable interest rate levels.

Fixed-rate loan: Suitable for rising or low interest rate environments.

Flexibility

Variable Loans: Flexible, as the interest rate adjusts to market conditions.

Fixed loan: Fixed interest burden, no adjustment to market conditions.

Documents

Checklist: Documents for applying for a loan can be downloaded here (PDF, 46.1KB).

Product Sheet: Variable Loan – Product Sheet (PDF, 26.3KB)

"Festdarlehen" translates to \*\*"fixed loan"\*\* or \*\*"interest-only loan"\*\* in English, depending on context.  
  
In finance, a \*Festdarlehen\* typically refers to a type of loan where only the interest is paid during the term, and the principal amount is repaid in full at the end of the loan period.

Overview

The fixed loan enables you to finance medium-term investments in equipment, machinery, or business expansions. It offers a fixed interest rate throughout the entire term, making the interest burden predictable and easy to budget. This type of loan is particularly suitable in a low and rising interest rate environment.

Advantages

Preservation of liquidity: The company's liquidity remains unaffected.

Immediately investable: Enables immediate investments.

Repayment at maturity: The repayment is made only at the end of the fixed loan term.

Fixed interest burden: The fixed interest rate allows for precise budgeting of interest costs.

Protection against rising interest rates: Hedging against rising interest rates during the term.

Risks

Interest Rate Risk: Although the interest rate is fixed, you bear the risk that interest rates may decrease during the term, and you will still have to pay the higher agreed-upon interest rate.

No early termination: During the term, there is generally no option to exit. In the event of early termination or non-compliance with the notice period, you must pay compensation to the bank.

Functionality or Mode of Operation

Conclusion: You take out a loan with a fixed term and a fixed interest rate.

Interest Rate: The fixed interest rate depends on the situation in the capital market at the time of the agreement, as well as your creditworthiness and any potential collateral.

Term: You can choose the term yourself between 1 and 10 years, corresponding to the lifespan of your investment.

No termination: The fixed loan cannot be terminated during its term.

\*\*Comparison: Fixed Loan vs. Variable Loan\*\*  
  
A \*\*fixed loan\*\* (Festdarlehen) and a \*\*variable loan\*\* (variables Darlehen) differ primarily in terms of how their interest rates are structured and how repayments are managed. Below is a summary comparing these two types of loans:  
  
### \*\*Festdarlehen (Fixed Loan):\*\*  
1. \*\*Interest Rate Stability:\*\*   
 The interest rate remains fixed for a predetermined period, often throughout the loan term or a specified fixed-interest period. This provides stability as repayments do not fluctuate due to changes in market interest rates.  
  
2. \*\*Repayment Structure:\*\*   
 Often, the borrower pays only the interest (and occasionally additional fees) during the loan term, with the principal being repaid as a lump sum at the end of the term. This is common in interest-only loans.   
  
3. \*\*Advantages:\*\*   
 - Predictability in monthly payments.   
 - Protection against rising interest rates during the fixed period.   
 - Useful for budgeting long-term finances.   
  
4. \*\*Disadvantages:\*\*   
 - Limited benefit during periods of declining interest rates, as the rate is locked in.   
 - Inflexible: Adjustments or refinancing may involve fees or penalties.   
  
### \*\*Variables Darlehen (Variable Loan):\*\*  
1. \*\*Interest Rate Flexibility:\*\*   
 The interest rate is variable and often tied to a benchmark, such as the Euribor or prime lending rate. As market interest rates fluctuate, so do the borrower’s monthly payments.  
  
2. \*\*Repayment Structure:\*\*   
 Both interest and the loan principal are typically repaid over time, with monthly payments being adjusted according to changing interest rates.  
  
3. \*\*Advantages:\*\*   
 - Opportunity to benefit from decreases in market interest rates, potentially lowering monthly payments.   
 - Can be more flexible in terms of refinancing or making early repayments (depending on the lender’s terms).   
  
4. \*\*Disadvantages:\*\*   
 - Payment amounts can increase if interest rates rise, leading to financial uncertainty.   
 - Harder to budget long-term due to the variability of costs.   
  
### \*\*Conclusion:\*\*  
The choice between a fixed loan and a variable loan depends on the borrower's financial situation, risk tolerance, and interest rate outlook. Borrowers seeking stability and predictable payments may prefer fixed loans, while those comfortable with interest rate fluctuations and seeking potential cost savings during low-rate environments might opt for variable loans.  
  
It’s always advisable to assess market conditions, financial goals, and consult a financial expert when choosing between the two options.

Interest rate level

Fixed-rate loan: Suitable for rising or low-interest rate levels.

Variable loans: Suitable for declining or stable interest rates.

Flexibility

Fixed loan: Fixed interest charges, no adjustment to market conditions.

Variable loans: Flexible, as the interest rate adjusts to market conditions.

Documents

Checklist: Documents for applying for a loan can be downloaded here (PDF, 46.1KB).

Product Sheet: Fixed Loan – Product Sheet (PDF, 26.5KB)

Current account

Overview

A current account is the foundation for all banking transactions for businesses, institutions, and self-employed individuals. It enables fast and convenient handling of all payment transactions and offers numerous financial services.

Advantages

Clarity: All debtor and creditor payments, including salary compensations, can be processed through this account.

Security: Cashless payment transactions via credit transfer, standing order, or direct debit (LSV).

Simplicity: Payments are processed quickly and conveniently with Raiffeisen's e-banking.

Flexibility: Unrestricted access to your funds and the option to apply for individual credit limits.

Internationality: Account management also possible in foreign currencies, worldwide cashless payments, and cash withdrawals using Raiffeisen credit cards.

Services or benefits

Individual access permission: Determine who is allowed to access the account.

Monthly account statement: Overview of all deposits and withdrawals.

Daily report: Including individual records of entries and exits.

Periodic account settlement: Regular account reconciliation.

Cashless payment transactions: Processing via payment order, standing order, and direct debit procedure (LSV).

Salary compensations: Processing of salary payments.

Debit card included: Use of the Raiffeisen debit card for cashless payments and cash withdrawals.

Credit limits: Requesting individual credit limits upon request.

Prices and conditions

Interest rate recommendation Raiffeisen Switzerland: 0.0000 %

Withholding tax: Interest income is subject to the federal withholding tax of 35%.

Credit interest: Can change, the interest rate is determined by the money and capital market.

Documents

Product Sheet: Current Account – Product Sheet (PDF, 24.3KB)

Securities account

Overview

The securities portfolio is ideal for investors who wish to make investment decisions independently or seek occasional advice from our advisors. Your Raiffeisenbank offers you the option to buy and sell investments either online via e-banking or over the phone.

Advantages

Security: Your investment instruments are safeguarded in the securities account against losses from theft and cybercrime to the greatest extent possible.

Professional Handling: The usual capital transactions are handled professionally for you, and we carry out further administrative actions according to your instructions.

Access to global markets: You have access to global securities markets and can trade your securities either online or through your advisor.

Detailed reports: At the end of the year, you will receive a detailed asset inventory valued at current rates.

Services or Benefits

Custody assets: Stocks, bonds, investment funds, structured products, warrants, traded options (only through an advisor).

Capital transactions: Timely information about capital transactions and automatic settlement on your account.

Tax directory: Overview of tax-relevant information that simplifies filling out the tax declaration.

Product information

Integration in E-Banking: The seamless integration of the securities portfolio into E-Banking allows you to view your portfolio and trade selected securities anytime and anywhere.

Asset inventory: A detailed and up-to-date overview of your assets and liabilities, valued at current market prices.

Sustainability reporting: Insight into the ecological and social impacts of your portfolio.

Performance metrics: Presentation of the money-weighted rate of return (MWRR) and the time-weighted rate of return (TWRR).

Tax directory

Switzerland: Simplifies the process of completing the tax declaration for private individuals residing in Switzerland.

Country-specific: Tax reporting for Germany, Austria, Italy, and France.

Generic: Customizable tax reporting regarding language, valuation currency, and calculation method of capital gains.

Frequently Asked Questions

What services are included in the securities account?: Secure custody of your investment instruments, processing of standard capital transactions (interest, dividends, repayments, etc.), execution of additional administrative actions (capital increases, etc.) according to your instructions.

What can I store in a securities portfolio?: participation certificates, cash bonds, stocks, bonds, structured products, mortgage certificates, policies, precious metals.

How can I transfer a portfolio from another bank to Raiffeisen? Fill out a request at your Raiffeisen bank, which will then be sent to the respective bank to initiate the transfer.

Further services / Additional services

Asset Statement: Provides a comprehensive overview of your current financial situation, taking into account all assets and liabilities held with your Raiffeisen Bank.

Country-specific and generic tax reporting: Simplifies the filing of tax returns, available periodically or as a one-time order.

Interest and balance statement: Includes tax-relevant information about your account and credit products, making it easier to complete your tax return.

Documents and Legal Matters

Product Sheet: Securities Account – Product Sheet

Product Sheet: Asset Register – Product Sheet

Product Sheet: Tax Directory – Product Sheet

Visa Debit Card

Overview

With the Raiffeisen Visa Debit Card, you can make cashless payments worldwide. Additionally, you can use the card for online shopping. The Visa Debit Card offers you flexibility and security in your everyday banking transactions.

Advantages

Worldwide Acceptance: Cashless payments and cash withdrawals worldwide.

Contactless Payment: Amounts under CHF 80 can be paid contactlessly without a PIN.

Online purchases: Save card for online purchases and subscriptions.

Free in the first year: Free for Raiffeisen members in the first year.

Services   
or   
Benefits   
  
(The German word "Leistungen" can refer to services, benefits, or achievements, depending on the context.)

Check account balance: Check the account balance and make deposits at Raiffeisen ATMs.

Reservations: Booking hotels or rental cars.

Administration: Management of the card via Raiffeisen E-Banking and the debiX+ app.

Card functions and security

Consulting mandate

Overview

With the Raiffeisen Advisory Mandate, you make your own investment decisions while benefiting from Raiffeisen's analyses, market assessments, and recommendations. It offers comprehensive and professional investment advice tailored to your individual needs and investment goals.

Advantages

Comprehensive investment advisory: You make the investment decisions yourself, supported by professional advice.

Portfolio monitoring: Your portfolio is monitored, and you will be contacted in the event of relevant market changes.

Cost efficiency: Cost-effective investment products and reduced transaction fees.

Transparency: Maximum transparency regarding the recommended investment products, performance, and costs.

Services   
or   
Benefits   
  
\*(The translation can vary depending on the context. "Leistungen" could mean "services" in a professional or business context, or "benefits" in a financial or welfare context.)\*

Needs Assessment and Goal Setting: In a detailed consultation, your individual situation and needs will be analyzed to create an investor profile.

Expertise and Implementation: Based on current market developments and expectations, an investment proposal is created. The implementation is carried out flexibly according to your preferences.

Monitoring and Contact: Continuous monitoring of global markets by experts. If action is required, we will contact you to ensure no trends are missed and risks remain under control.

Product information

Portfolio: Comprehensive investment advice and occasional consultations with your advisor. Recommended from CHF 100,000.–.

Portfolio Plus: Comprehensive investment advice tailored to your individual situation and investment goals, proactive recommendations, and regular communication. Recommended for amounts starting at CHF 200,000.–.

Impulse: Proactive recommendations, exciting investment ideas, and short-term opportunities without committing to an investment strategy. Recommended from CHF 100,000.–.

Investment strategies

Yield: Supplement continuous income with capital gains. Moderate value fluctuations, suitable for low risk tolerance.

Balanced: Steady income and active capital gains through stock investments. Moderate value fluctuations, suitable for medium risk tolerance.

Growth: Capital gains through stock investments, complemented by continuous income. Increased value fluctuations, suitable for higher risk tolerance.

Stocks: Investing in stocks to capitalize on growth opportunities and capital gains. High price fluctuations, suitable for those with a high risk tolerance.

Important principles

Sustainability: Systematic consideration of sustainability in investment solutions for long-term improvement of outcomes.

Diversification: Broad diversification in the mandates Portfolio and Portfolio Plus, with the option to focus investments on the Swiss domestic market or global equity markets.

Cost transparency: Access to cost-effective investment products without distribution commissions.

Frequently Asked Questions

What distinguishes the advisory mandate from an asset management mandate?

With the advisory mandate, you make all investment decisions yourself, supported by advisory services. With the asset management mandate, you delegate the investment decisions to Raiffeisen.

How is the portfolio monitored?

The experts continuously monitor developments and trends in the global markets and will contact you if necessary.

This structured overview provides a comprehensive insight into Raiffeisen's advisory mandate.

Asset management mandate

Overview

Trust us with your needs and goals – we will take care of their implementation. Your portfolio will be managed according to your specifications and continuously monitored and optimized by our investment experts.

Advantages

Delegation of the management of your investment capital to specialists.

Active management of the mandate according to your specifications

Systematic monitoring of the portfolio

Ensuring the defined investment strategy

Transparent overview of investment decisions, deployed investment products, performance, and costs.

Services or Benefits

Creation of a personal investor profile based on your needs and goals

Determination of the right investment strategy

Selection of the desired mandate for optimal goal achievement

Implementation of the strategic and tactical investment strategy by the Raiffeisen Investment Committee

Continuous monitoring of global markets and optimization of the portfolio

Product information

Futura Global: Worldwide sustainable investment opportunities, investment in foreign currencies, mandate solution in CHF or EUR

Futura Swissness: Focus on the domestic market in Switzerland, minimization of currency risks.

Futura Impact: Focus on the impact of investments, creating positive and measurable ecological and social effects

Index Global: Investment in worldwide financial markets with index products, participation in global economic trends.

Customization options

Regular payments: Determination of the frequency and amount for periodic disbursements.

Waiver of Alternative Investments: Exclusion of the asset class "Alternative Investments" (gold and real estate).

Direct Investments in Swiss Equities: Implementation of the "Swiss Equities" asset class with direct investments

Individual mandate: Management of assets according to personal preferences, from 2 million CHF or EUR.

Options for the individual mandate

Direct Investments in Swiss Stocks: Investing in Stocks Instead of Collective Investment Schemes

Exclusively passive investments: Implementation through index funds/ETFs

Regular Payments: Determination of the frequency and amount for regular payouts

Sustainability

Futura Asset Management Mandates: Consideration of Environmental, Social, and Governance (ESG) Criteria

Sustainability Analysis: A Complement to Traditional Financial Analysis

Sustainability Reporting: Transparent Disclosure of the Sustainability of Assets

Portfolio Manager Report

Quarterly Reports: Review and Outlook on Developments in the Financial Markets

Explanation of the impacts: Effects on the Raiffeisen wealth management mandates

Frequently Asked Questions

What does the process towards an asset management mandate look like? Creation of an investor profile, determination of the investment strategy, selection of the mandate, implementation of the strategy, continuous monitoring, and optimization of the portfolio.

How is the management carried out?: By the Raiffeisen Investment Committee, based on current market developments and expectations.

What types of mandates are available?: Futura Global, Futura Swissness, Futura Impact, Index Global.

What customization options are available?: Regular withdrawals, exclusion of alternative investments, direct investment in Swiss stocks, individual mandate.

Variable mortgage

Overview

With a variable mortgage, you remain flexible: There is no fixed interest rate and no fixed term. The interest rate adjusts to the current market conditions.

Advantages

Flexibility: No fixed term and no fixed interest rate.

Interest Rate Adjustment: The interest rate is continuously adjusted to reflect current market conditions.

Benefit from falling interest rates: Opportunity to profit from declining interest rates.

Switching option: Flexible change to a different mortgage model.

Direct Repayment: Option for direct repayment to reduce the loan amount and interest costs.

Risks

Interest rate risk: Higher interest costs with rising interest rates.

Fluctuating interest burden: Makes precise cost planning more difficult.

Frequently Asked Questions

Who benefits from a variable mortgage?

If you need short-term financing.

If you want to sell your property in the near future.

If interest rates are expected to decrease or remain low in the foreseeable future.

Interest rate development

Interest trend: The interest rate development of the variable mortgage since 2000 shows how interest rates have changed over time.

Membership and share certificate

Overview

As a cooperative member, you are more than just a customer: you are part of your local Raiffeisen bank. You have a say and contribute to your local region and economy.

Advantages

Attractive Interest Rate: Receive a share certificate with an attractive interest rate.

Co-determination: Participate in the general assembly or referendum and have a say in important decisions.

Preferred conditions: Benefit from preferred terms for banking products.

Free Cards: Get a debit and credit card free for the first year.

MemberPlus Benefits Program: Take advantage of numerous leisure activities and discounts.

Services or Benefits (depending on the context).

Membership: By subscribing to a share certificate, you become a member of your local Raiffeisen Bank. The share certificate represents a small piece of ownership in the bank and grants you the right to participate in making important decisions.

General Assembly: You are invited annually to the General Assembly or a referendum and informed firsthand about the business policy.

Board of Directors: Choose individuals you trust for the Board of Directors.

Profit sharing: The interest on the share certificate allows you, as a member, to participate in the success of your bank.

Become a member

Subscription to a share certificate: If you wish to become a member, you need to subscribe to a share certificate at your local Raiffeisen Bank.

Part of the community: You are already part of the cooperative – just like more than two million members today.

Getting in touch: Contact your local Raiffeisen Bank or use the contact form.

Special benefits for members

Interest on share certificates: 2.5% interest on your share certificates, determined by the general vote.

Voting rights: Participation in the ballot and co-determination in important decisions.

Members' Event: Invitation to the annual members' event “Served Up at Raiffeisen” with exclusive benefits.

Leisure benefits: Access to MemberPlus leisure discounts and seasonal local offers.

Interesting facts about membership

Cooperative: Each of the over 200 Raiffeisen banks operates as an independent cooperative, allowing the region to share in its economic success.

Co-determination: With the share certificate, you become a cooperative member of the bank that issued the share certificate.

Discounted products: As a member, you have the opportunity to benefit from the MemberPlus package, which includes an account, cards, e-banking, and attractive leisure offers.

Frequently Asked Questions

How do I become a member?: Sign a share certificate at your local Raiffeisenbank.

How do I benefit from the MemberPlus experience advantages?: Create a login on the MemberPlus portal and take advantage of the offers.

Are there special offers for young people or students?: Yes, young people up to 26 years old with a YoungMemberPlus package automatically receive the MemberPlus benefits program.

How is the repayment of share certificates regulated?: Share certificates have an unlimited term and can be terminated at any time with a notice period of three months.

"Fixed-rate mortgage"

Overview

With a fixed-rate mortgage, you benefit from a constant interest rate and financial planning security throughout the entire term. This type of mortgage is particularly suitable for long-term financing, where you want to protect yourself against rising interest rates.

Advantages

Fixed interest rate over the entire term: You are protected against rising interest rates.

Predictability: Due to the constant interest rate, you can calculate your costs precisely.

Fixed-rate mortgage: The option to set the interest rate for your future mortgage in advance.

Services or Benefits

Financing a Home: With a fixed-rate mortgage, you finance your home at a fixed interest rate for an agreed-upon fixed term.

Cost control: You pay a consistent interest rate until the end of the term.

Fixed-term mortgage: Set the interest rate for your fixed-rate mortgage in advance with a premium to protect yourself against interest rate fluctuations.

Interest rate development

Graphic: The graphic shows the difference between the market interest rate and the fixed interest rate of the fixed-rate mortgage.

Interest Trend: The following chart shows the interest trend of the 5-year fixed-rate mortgage since 2000.

Risks

Interest rate risk: During the term of your fixed-rate mortgage, market interest rates may increase. When your mortgage expires, the interest rates could be higher than they were at the time of signing the contract.

No early termination: You cannot terminate your mortgage early during the term. Switching to another mortgage model is not possible due to the fixed interest rate.

Frequently Asked Questions

Who benefits from a fixed-rate mortgage?

If you would like to plan with fixed costs over a firmly agreed term.

If you expect rising interest rates.

If you need long-term financing.

The next step toward your mortgage

Schedule a consultation: Get advice from our experts to find the right mortgage for you.

Take out a mortgage: Secure your fixed-rate mortgage and protect yourself against rising interest rates.

Compare mortgages: Compare different mortgage models to find the best solution for your needs.

Interest Alert: Track interest rate changes in the mortgage market to find the best time to finalize your mortgage.

Mortgage calculator: Calculate how much home you can afford.

E-Banking: Uses and Benefits

Overview

With Raiffeisen E-Banking, you can conveniently handle your banking transactions wherever you have access to the internet. It offers a wide range of features to help you manage your finances efficiently.

Benefits and advantages

Convenience: Carry out your banking transactions anytime and anywhere.

Security: High security standards protect your data and transactions.

Transparency: Full control and overview of your finances.

Functions

Asset, wealth, ability, or capability – depending on the context.

Access to accounts, portfolios, retirement funds, and loans

Asset overview in graphical representation

Account statement as a timeline or table view with simple date selection

Allocation by currency and investment category

Payments

Simple recording with the payment assistant

Payment orders for domestic and international transactions

Scan, import, and share QR invoices with your smartphone.

Payment recipient

Overview of all expenses for each payee

Creation of new payee lists

Search for payment recipients

eBill translates to "eBill" in English as well. It typically refers to an electronic bill or invoice, often used in online banking or digital payment systems.

Convenient payment of bills with just a few mouse clicks.

Paperless invoicing directly into e-banking

Control and rejection of invoices in case of discrepancies

Tax documents

Search and printing of tax documents for the previous year

Selection and download of documents in PDF format

E-documents

Receipt of all bank documents in electronic form

Simple search function and timeline display

Karten-Selbstbedienung

Overview of all your own Raiffeisen cards

Administrative functions such as reloading prepaid cards, blocking cards, ordering replacement cards, and adjusting daily and monthly limits.

Cards & TWINT

Details on all payment methods accessible in e-banking

Display of all transactions and credit card statements as an e-document

Cash delivery service

Selection and ordering of cash in over 100 currencies

Free delivery via Swiss Post

"Anlegen" in English can be translated to "create," "invest," "apply," "put on," "dock," or "lay out," depending on the context. Could you provide more context for a more accurate translation?

Purchase and sale of most listed securities

Manual entry of new titles

Worldwide trading of securities and emissions

"Drawing of term deposits and cash bonds"

Messages and Notifications

Sending encrypted messages to the bank

Account and securities account openings, notifying address changes

Subscribe to notifications via push notification, email, or SMS.

Accessibility

E-banking for blind and visually impaired people

Certified by the foundation "Access for All" according to AA Plus

"High-contrast color profile and use of screen reader"

Security or Safety

Current Warnings: Information on online investment fraud, search engine phishing, and other security risks.

Behavior Tips: Recommendations for Safe Conduct in E-Banking.

Mastercard

Overview

With the Raiffeisen Mastercard credit card, you can make cashless payments worldwide. You have the choice between the Mastercard Silver and Mastercard Gold, which offer you additional comfort and valuable extra benefits.

Advantages

Worldwide acceptance: At over 43 million locations worldwide.

Contactless payment: With Apple Pay, Google Pay, Samsung Pay, and contactless payment.

Insurance Services: Integrated insurance for added protection.

Administration: Through the one app and card self-service in e-banking.

Bonus program: Attractive rewards and value vouchers in the bonus program.

Free in the first year: Free for Raiffeisen members in the first year.

Services or benefits

Security: Latest chip technology and 3-D Secure process for safe shopping.

Contactless payment: Amounts under CHF 80.– can be paid contactlessly without a PIN.

Online Management: Manage all cards and transactions online.

24h Assistance: Support in emergencies abroad.

Online service

One digital service: Conduct banking transactions conveniently using your smartphone or through the web portal.

Secure login: Access the one app via fingerprint or Face ID.

Push notifications: Alerts for every transaction.

Approval of online payments: Via one app or SMS code (3-D Secure).

Card Management: Lock/Unlock Card, Order Replacement Card, View Card Number and PIN Code, Enable/Disable Contactless Payments, Enable/Disable Online Payments, Set Card Usage Region.

Insurance benefits

Purchase Protection: Best Price Guarantee, Warranty Extension, and additionally for Gold Cards, a Purchase and Transport Insurance.

Travel Protection: Travel insurance for trip cancellation, trip interruption, and, with gold cards, additional luggage insurance and medical travel assistance.

Bonus program

surprize: Collect valuable points with every payment.

Earn points: One point per Swiss Franc for all payments made with your card.

Additional points: In competitions and promotions.

Redeem points: Exchange surprize points via the one app.

Prices and Terms/Conditions

Mastercard Silver

Annual fee for the main card: CHF 96.–

Annual fee for additional card: CHF 24.–

Combination offer (2 main tickets): CHF 120.–

Replacement card worldwide: CHF 20.–

Block card: Free of charge

Fee for worldwide cash withdrawals: 4%, minimum CHF 10.–

Transactions in foreign currency: Amount at card exchange rate + 1.500% processing fee

Transactions in CHF abroad: Amount + 1.500% processing fee

Gambling Commission: 3.5%, minimum CHF 3.00

Mastercard Gold

Annual fee for the main card: CHF 198.–

Annual fee for additional card: CHF 48.–

Combo Offer (2 main tickets): CHF 228.–

Replacement card worldwide: Free

Block card: Free of charge

Fee for worldwide cash withdrawals: 4%, minimum CHF 10.–

Transactions in foreign currency: Amount at card exchange rate + 1.500% processing fee

Transactions in CHF abroad: Amount + 1.500% processing fee

"Gaming Commission: 3.5%, minimum CHF 3.00"

Frequently Asked Questions

How do I apply for the Mastercard?

Fill out the online contact form. After reviewing the information, you will receive the card application for signature. Once returned, the card will be sent by mail.

How do I gain access to the one online service?

With the delivery of the Mastercard, you will also receive your login details for the online service "one" – conveniently by mail.

What functions are available in Raiffeisen E-Banking?

View card transactions and monthly statements, lock and unlock the card, order a replacement card and PIN code.

Fund savings plan

Overview

With a fund savings plan, you systematically invest your assets. You benefit from higher return opportunities compared to a savings account, without having to worry about stock market prices or the ideal investment timing. A wide range of funds is available for your fund savings plan.

Advantages

Regular Investments: Starting from CHF 100.–, you can regularly purchase fund shares.

Average price effect: By making regular investments, you benefit from the average price effect in fluctuating markets.

Automated process: Once set up, the specified amount is invested regularly – completely automated.

Withdrawal plan: With a withdrawal plan, you can regularly sell your fund shares.

Services or Benefits

Return opportunities: Take advantage of return opportunities in the financial markets and achieve your savings goals faster.

Asset Development: Example of asset development from 2015 to the end of 2024 with monthly deposits of CHF 200 into the investment fund Raiffeisen Futura – Swiss Stock.

Average price effect: Regular purchase of fund shares for a fixed amount, regardless of current prices.

Product information

Investment funds: Selection from an attractive range of Raiffeisen funds and funds from third-party providers.

Deposits: The amount and frequency of deposits are determined by you (monthly, quarterly, or annually).

Flexibility: Additional deposits or deposit pauses are possible at any time.

Fund types: Target fund, equity fund, bond fund, actively managed, index-oriented, or passively managed funds.

Average price effect

Explanation: With a fund savings plan, you regularly purchase fund shares for the same amount of money. When prices are high, fewer shares are bought, and when prices are low, relatively more shares are acquired. This results in a smoothing of the purchase price.

Frequently Asked Questions

What are investment funds?: A fund is an asset composed of deposits from many individual investors and managed by investment experts who allocate it into stocks, bonds, and other investments.

Is a fund savings plan suitable for retirement planning?: Yes, more and more savers are relying on a fund savings solution for private retirement planning.

How much should one invest monthly in the fund savings plan?: There is no fixed rule; it makes sense to invest only the amount you can comfortably live without after deducting your monthly expenses.

How long should one invest in a fund savings plan? To offset short-term market fluctuations, an investment period of at least six years is recommended.

The next step for your fund savings plan

Schedule a consultation: Get advice from our experts to find the right fund savings plan for your needs.

Getting Started with Investing: Take advantage of the opportunity to invest regularly in funds and achieve your savings goals.

Sustainability: Invest in sustainably-oriented funds to capitalize on the opportunities of financial markets in the long term.

"Loan Variables"

Overview

The variable loan enables you to finance medium-term investments in facilities, machinery, or business expansions. The liquidity necessary for operations remains untouched. Additionally, you benefit from the opportunity of decreasing interest rates, allowing you to use the return on your investment for repayment.

Advantages

Preservation of liquidity: The company's liquidity remains unaffected.

Immediately investable: Enables immediate investments.

Repayments according to return: Repayment is made from the return on your investment, distributed over the loan term.

Interest Rate Based on Market Conditions: The interest rate adjusts to the current market conditions.

Falling capital market interest rates: Opportunity to benefit from decreasing interest rates.

Risks

Interest rate risk: When taking out a variable loan, you assume the risk of interest rate fluctuations. If interest rates rise, you will have to bear the higher interest costs.

Functionality or Mode of Operation.

Payout: The variable loan will be paid out to you as a one-time payment.

Repayment: The repayment will occur in parallel with the depreciation of your investment and from its cash flow. The loan must be fully repaid no later than the end of the lifespan of your investment.

Interest Rate: The interest rate of the variable loan is determined by the situation in the capital market and also depends on your creditworthiness and any collateral provided.

Termination: The variable loan can be terminated at any time with a notice period of six weeks.

\*\*Comparison: Variable Loan vs. Fixed Loan\*\*  
  
A \*\*variable loan\*\* and a \*\*fixed loan\*\* are two different types of loan structures, each with its own advantages and disadvantages. Here's a comparison:  
  
### \*\*Variable Loan\*\*   
- \*\*Definition\*\*: A loan with an adjustable interest rate that changes over time, often tied to an index or benchmark (e.g., LIBOR or EURIBOR).  
- \*\*Interest Rate\*\*: Subject to fluctuations based on market conditions, which could lead to higher or lower repayments.  
- \*\*Flexibility\*\*: Offers more flexibility, as the interest rate might decrease during favorable market conditions.  
- \*\*Risk\*\*: Higher risk because repayments can increase significantly if interest rates rise.  
- \*\*Ideal for\*\*: Borrowers who expect interest rates to remain stable or decline and are comfortable with fluctuations in repayment amounts.  
  
### \*\*Fixed Loan\*\*   
- \*\*Definition\*\*: A loan with a fixed interest rate throughout the entire term of the loan.  
- \*\*Interest Rate\*\*: Remains constant regardless of market changes, ensuring predictable repayments.  
- \*\*Stability\*\*: Provides stability and security, as borrowers always know their repayment amounts.  
- \*\*Risk\*\*: Lower risk since there are no surprises due to rising interest rates.  
- \*\*Ideal for\*\*: Borrowers who prefer certainty in their budgeting and want to avoid rate fluctuations.  
  
### Key Differences:   
| \*\*Aspect\*\* | \*\*Variable Loan\*\* | \*\*Fixed Loan\*\* |  
|---------------------|-------------------------------------|-------------------------------------|  
| \*\*Interest Rate\*\* | Fluctuates based on market rates | Remains fixed over the loan term |  
| \*\*Repayments\*\* | Can vary | Fixed and predictable |  
| \*\*Risk Level\*\* | Higher due to rate variability | Lower and more stable |  
| \*\*Flexibility\*\* | More flexible; can benefit from falling rates | Less flexible but stable |  
  
### Considerations:   
- If market rates are expected to \*\*decline\*\*, a variable loan could provide cost savings.   
- If market rates are expected to \*\*rise\*\*, a fixed loan offers better protection.   
- The choice largely depends on your financial goals, risk tolerance, and the current economic climate.   
  
Ultimately, both options serve different needs, and it’s important to assess your financial situation and consult with a financial advisor before making a decision.

Interest rate level

Variable loans: Suitable for declining or stable interest rate levels.

Fixed-rate loan: Suitable for rising or low interest rate environments.

Flexibility

Variable Loans: Flexible, as the interest rate adjusts to market conditions.

Fixed loan: Fixed interest burden, no adjustment to market conditions.

Documents

Checklist: Documents for applying for a loan can be downloaded here (PDF, 46.1KB).

Product Sheet: Variable Loan – Product Sheet (PDF, 26.3KB)

"Festdarlehen" translates to \*\*"fixed loan"\*\* or \*\*"interest-only loan"\*\* in English, depending on context.  
  
In finance, a \*Festdarlehen\* typically refers to a type of loan where only the interest is paid during the term, and the principal amount is repaid in full at the end of the loan period.

Overview

The fixed loan enables you to finance medium-term investments in equipment, machinery, or business expansions. It offers a fixed interest rate throughout the entire term, making the interest burden predictable and easy to budget. This type of loan is particularly suitable in a low and rising interest rate environment.

Advantages

Preservation of liquidity: The company's liquidity remains unaffected.

Immediately investable: Enables immediate investments.

Repayment at maturity: The repayment is made only at the end of the fixed loan term.

Fixed interest burden: The fixed interest rate allows for precise budgeting of interest costs.

Protection against rising interest rates: Hedging against rising interest rates during the term.

Risks

Interest Rate Risk: Although the interest rate is fixed, you bear the risk that interest rates may decrease during the term, and you will still have to pay the higher agreed-upon interest rate.

No early termination: During the term, there is generally no option to exit. In the event of early termination or non-compliance with the notice period, you must pay compensation to the bank.

Functionality or Mode of Operation

Conclusion: You take out a loan with a fixed term and a fixed interest rate.

Interest Rate: The fixed interest rate depends on the situation in the capital market at the time of the agreement, as well as your creditworthiness and any potential collateral.

Term: You can choose the term yourself between 1 and 10 years, corresponding to the lifespan of your investment.

No termination: The fixed loan cannot be terminated during its term.

\*\*Comparison: Fixed Loan vs. Variable Loan\*\*  
  
A \*\*fixed loan\*\* (Festdarlehen) and a \*\*variable loan\*\* (variables Darlehen) differ primarily in terms of how their interest rates are structured and how repayments are managed. Below is a summary comparing these two types of loans:  
  
### \*\*Festdarlehen (Fixed Loan):\*\*  
1. \*\*Interest Rate Stability:\*\*   
 The interest rate remains fixed for a predetermined period, often throughout the loan term or a specified fixed-interest period. This provides stability as repayments do not fluctuate due to changes in market interest rates.  
  
2. \*\*Repayment Structure:\*\*   
 Often, the borrower pays only the interest (and occasionally additional fees) during the loan term, with the principal being repaid as a lump sum at the end of the term. This is common in interest-only loans.   
  
3. \*\*Advantages:\*\*   
 - Predictability in monthly payments.   
 - Protection against rising interest rates during the fixed period.   
 - Useful for budgeting long-term finances.   
  
4. \*\*Disadvantages:\*\*   
 - Limited benefit during periods of declining interest rates, as the rate is locked in.   
 - Inflexible: Adjustments or refinancing may involve fees or penalties.   
  
### \*\*Variables Darlehen (Variable Loan):\*\*  
1. \*\*Interest Rate Flexibility:\*\*   
 The interest rate is variable and often tied to a benchmark, such as the Euribor or prime lending rate. As market interest rates fluctuate, so do the borrower’s monthly payments.  
  
2. \*\*Repayment Structure:\*\*   
 Both interest and the loan principal are typically repaid over time, with monthly payments being adjusted according to changing interest rates.  
  
3. \*\*Advantages:\*\*   
 - Opportunity to benefit from decreases in market interest rates, potentially lowering monthly payments.   
 - Can be more flexible in terms of refinancing or making early repayments (depending on the lender’s terms).   
  
4. \*\*Disadvantages:\*\*   
 - Payment amounts can increase if interest rates rise, leading to financial uncertainty.   
 - Harder to budget long-term due to the variability of costs.   
  
### \*\*Conclusion:\*\*  
The choice between a fixed loan and a variable loan depends on the borrower's financial situation, risk tolerance, and interest rate outlook. Borrowers seeking stability and predictable payments may prefer fixed loans, while those comfortable with interest rate fluctuations and seeking potential cost savings during low-rate environments might opt for variable loans.  
  
It’s always advisable to assess market conditions, financial goals, and consult a financial expert when choosing between the two options.

Interest rate level

Fixed-rate loan: Suitable for rising or low-interest rate levels.

Variable loans: Suitable for declining or stable interest rates.

Flexibility

Fixed loan: Fixed interest charges, no adjustment to market conditions.

Variable loans: Flexible, as the interest rate adjusts to market conditions.

Documents

Checklist: Documents for applying for a loan can be downloaded here (PDF, 46.1KB).

Product Sheet: Fixed Loan – Product Sheet (PDF, 26.5KB)

Current account

Overview

A current account is the foundation for all banking transactions for businesses, institutions, and self-employed individuals. It enables fast and convenient handling of all payment transactions and offers numerous financial services.

Advantages

Clarity: All debtor and creditor payments, including salary compensations, can be processed through this account.

Security: Cashless payment transactions via credit transfer, standing order, or direct debit (LSV).

Simplicity: Payments are processed quickly and conveniently with Raiffeisen's e-banking.

Flexibility: Unrestricted access to your funds and the option to apply for individual credit limits.

Internationality: Account management also possible in foreign currencies, worldwide cashless payments, and cash withdrawals using Raiffeisen credit cards.

Services or benefits

Individual access permission: Determine who is allowed to access the account.

Monthly account statement: Overview of all deposits and withdrawals.

Daily report: Including individual records of entries and exits.

Periodic account settlement: Regular account reconciliation.

Cashless payment transactions: Processing via payment order, standing order, and direct debit procedure (LSV).

Salary compensations: Processing of salary payments.

Debit card included: Use of the Raiffeisen debit card for cashless payments and cash withdrawals.

Credit limits: Requesting individual credit limits upon request.

Prices and conditions

Interest rate recommendation Raiffeisen Switzerland: 0.0000 %

Withholding tax: Interest income is subject to the federal withholding tax of 35%.

Credit interest: Can change, the interest rate is determined by the money and capital market.

Documents

Product Sheet: Current Account – Product Sheet (PDF, 24.3KB)

Securities account

Overview

The securities portfolio is ideal for investors who wish to make investment decisions independently or seek occasional advice from our advisors. Your Raiffeisenbank offers you the option to buy and sell investments either online via e-banking or over the phone.

Advantages

Security: Your investment instruments are safeguarded in the securities account against losses from theft and cybercrime to the greatest extent possible.

Professional Handling: The usual capital transactions are handled professionally for you, and we carry out further administrative actions according to your instructions.

Access to global markets: You have access to global securities markets and can trade your securities either online or through your advisor.

Detailed reports: At the end of the year, you will receive a detailed asset inventory valued at current rates.

Services or Benefits

Custody assets: Stocks, bonds, investment funds, structured products, warrants, traded options (only through an advisor).

Capital transactions: Timely information about capital transactions and automatic settlement on your account.

Tax directory: Overview of tax-relevant information that simplifies filling out the tax declaration.

Product information

Integration in E-Banking: The seamless integration of the securities portfolio into E-Banking allows you to view your portfolio and trade selected securities anytime and anywhere.

Asset inventory: A detailed and up-to-date overview of your assets and liabilities, valued at current market prices.

Sustainability reporting: Insight into the ecological and social impacts of your portfolio.

Performance metrics: Presentation of the money-weighted rate of return (MWRR) and the time-weighted rate of return (TWRR).

Tax directory

Switzerland: Simplifies the process of completing the tax declaration for private individuals residing in Switzerland.

Country-specific: Tax reporting for Germany, Austria, Italy, and France.

Generic: Customizable tax reporting regarding language, valuation currency, and calculation method of capital gains.

Frequently Asked Questions

What services are included in the securities account?: Secure custody of your investment instruments, processing of standard capital transactions (interest, dividends, repayments, etc.), execution of additional administrative actions (capital increases, etc.) according to your instructions.

What can I store in a securities portfolio?: participation certificates, cash bonds, stocks, bonds, structured products, mortgage certificates, policies, precious metals.

How can I transfer a portfolio from another bank to Raiffeisen? Fill out a request at your Raiffeisen bank, which will then be sent to the respective bank to initiate the transfer.

Further services / Additional services

Asset Statement: Provides a comprehensive overview of your current financial situation, taking into account all assets and liabilities held with your Raiffeisen Bank.

Country-specific and generic tax reporting: Simplifies the filing of tax returns, available periodically or as a one-time order.

Interest and balance statement: Includes tax-relevant information about your account and credit products, making it easier to complete your tax return.

Documents and Legal Matters

Product Sheet: Securities Account – Product Sheet

Product Sheet: Asset Register – Product Sheet

Product Sheet: Tax Directory – Product Sheet

Visa Debit Card

Overview

With the Raiffeisen Visa Debit Card, you can make cashless payments worldwide. Additionally, you can use the card for online shopping. The Visa Debit Card offers you flexibility and security in your everyday banking transactions.

Advantages

Worldwide Acceptance: Cashless payments and cash withdrawals worldwide.

Contactless Payment: Amounts under CHF 80 can be paid contactlessly without a PIN.

Online purchases: Save card for online purchases and subscriptions.

Free in the first year: Free for Raiffeisen members in the first year.

Services   
or   
Benefits   
  
(The German word "Leistungen" can refer to services, benefits, or achievements, depending on the context.)

Check account balance: Check the account balance and make deposits at Raiffeisen ATMs.

Reservations: Booking hotels or rental cars.

Administration: Management of the card via Raiffeisen E-Banking and the debiX+ app.

Card functions and security