



Extend the lease on your commercial vehicles without burning through your cash

Designed especially for companies and self-employed individuals working in Switzerland, BCGE's leasing programme offers many advantages.

Here's how

Leasing vehicles is one way for your business to meet its transport needs while preserving its cash supply.

Leasing is the ideal option if you need to extend your business' access to commercial vehicles and want to pay lower monthly instalments than with a conventional loan.

Benefits

Your choice of vehicle and brand

You can choose from a wide range of vehicles and makes.

Quick approval and optional down payment

Validation is fast and the process simple.

Simplified application process

You can apply online at bcge.ch/en/leasing-demande

Preferential rate for eco-friendly vehicles

We offer preferential rates for clean vehicles.

How it works

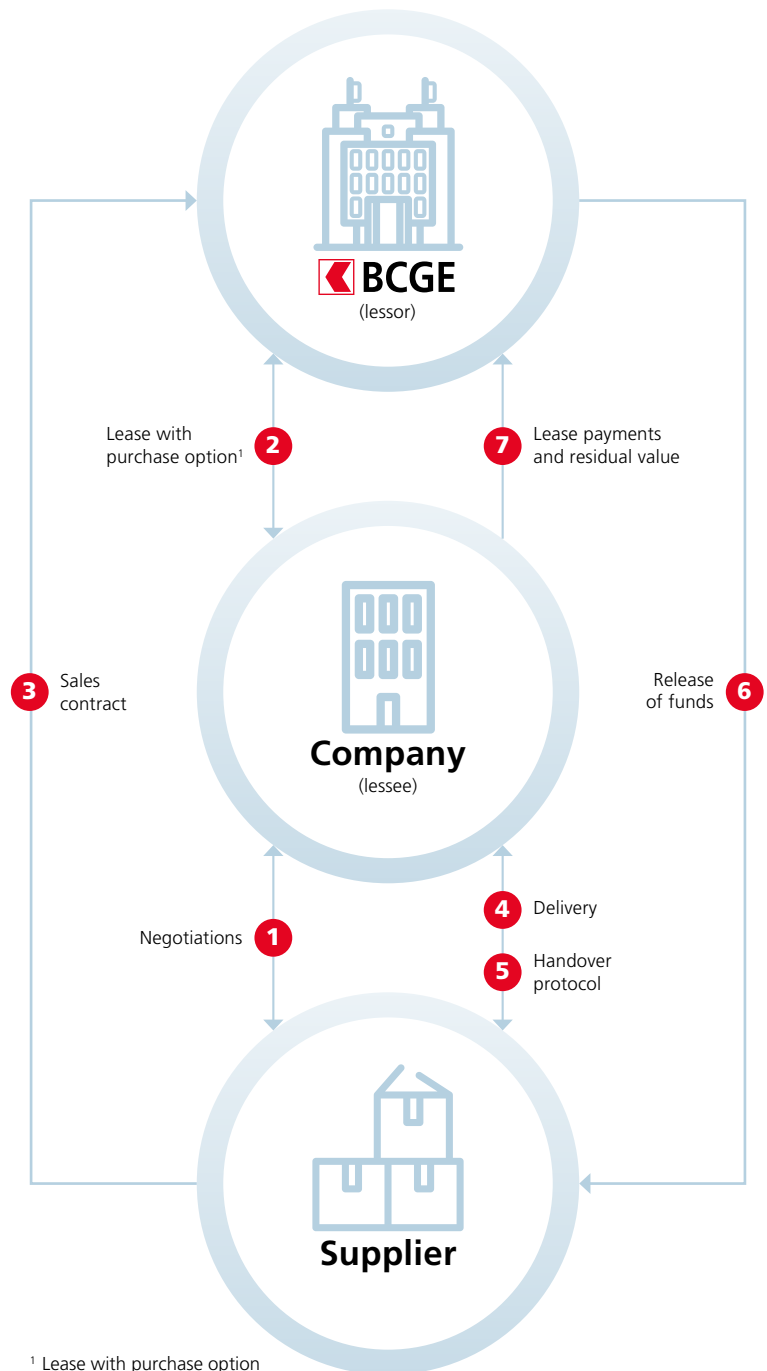
Commercial vehicle leasing allows your business to meet its transport needs by paying a certain sum over a fixed term. At the end of this term, you'll have the option to purchase the leased vehicle. This means you can use it right away, without having to invest a large sum upfront. For businesses and self-employed individuals, the monthly payments are counted as operating expenses and VAT is recoverable.

Financial leasing, a three-party accord

- 1** Choose a vehicle from a wide range of categories (commercial vehicles, company cars, tourist vehicles, scooters, motorbikes, electric bikes, etc.).
- 2** The conditions of the leasing contract are arranged between the lessee and BCGE.
- 3** The sales contract is handed over to BCGE.
- 4 5** Once the lessee has received the vehicle, a handover protocol is signed, certifying that the vehicle has been delivered.
- 6 7** The Bank buys the vehicle to be leased from the supplier and acquires full ownership of it. The Bank then makes it available to the lessee against payment of a fee, in accordance with the previously agreed terms of the contract.

At the end of the contract

- The company (lessee) may purchase the vehicle at a price agreed in the contract.
- Ownership passes from the Bank to the company upon payment of the final invoice.
- If the company does not want to purchase the vehicle, a buyer (the original supplier or a third party) must be found to take over ownership.




Requirements



Contact

 Your personal adviser

 Call us at 058 211 21 00; Monday-Friday: 7.30 am to 7.30 pm; Saturday: 9 am to 4 pm; Sunday: 9 am to 1 pm

 info@bcge.ch

 bcge.ch/en/leasing-vehicule-pro-entreprises

This document is a marketing tool that outlines the key aspects of a banking service. It is exclusively for informational purposes and should not be considered as a proposal to purchase a financial instrument or as financial or personal investment advice. BCGE reserves the right to modify its banking services at any time and without prior notice. BCGE declines all responsibility for any loss or damage of any kind that may result from the use of this information.