

Revolutionary: CreditGate24 is the first peer-to-peer platform to launch a secondary market in Switzerland

Ruschlikon (Switzerland), 22 December 2016

The online credit specialist CreditGate24 offers its investors a secondary market from January 2017: Investors can now sell their existing loans whenever they need liquidity. In the peer-to-peer model, individual loans are directly financed by investors. Previously, investors were bound by the agreed terms of the loans. Due to the secondary market, investors are able to get their money back before the end of the term. Registered investors can benefit from numerous advantages of the secondary market thanks to the innovative and unique CreditGate24 service in Switzerland:

- + Higher liquidity thanks to the opportunity to sell before the end of the term
- + Credit projects can be sold at a premium or a discount
- + Additional investment opportunities for buyers on the secondary market
- + Shorter terms with potentially lower credit risk
- + The secondary market is offered with no additional fees

Clever solution for investors

According to Teddy Amberg, Partner and Head Business Development at CreditGate24, an exciting innovation for investors at CreditGate24: „Our investors finance loans with terms of two or three years within a few days or hours. In the case of longer terms, private investors are sometimes reluctant, because they do not want to bind their money so long. The secondary market can solve this situation for investors and provides liquidity before the end of the term.“

Higher returns and greater flexibility

„CreditGate24 has financed more than 340 credit projects over the last two years - without a single default. Our model offers private and institutional investors attractive investment opportunities with fixed income returns between 4 and 7 percent. With our new service of the secondary market, investors are now even more flexible and can also finance shorter terms. CreditGate24 offers investment solutions for private and institutional investors and cooperates with banks and insurance companies.“ Christoph M. Mueller is CEO and founder of CreditGate24.

About CreditGate24

CreditGate24 (Schweiz) AG is an independent Swiss fintech company with its headquarters in Ruschlikon, founded in November 2014 (platform was launched on the 5th of March 2015).

The highly automated platform (peer-to-peer model) connects borrowers with private and institutional investors and offers an efficient and scalable settlement of loans. We pride ourselves in ensuring that these processes are seamless and of the highest quality. CreditGate24 operates exclusively online, with no branches or high administrative expenses

in order not to diminish the yields on investment and to minimize the cost for borrowers (a win-win situation for both sides).

CreditGate24 offers financing for individuals and SME, distinguishes itself by a strict credit check based on classic credit assessment methods, big data analysis, whole life insurance, and the solidarity agreement. The finance company is regulated by the VQF (Verein zur Qualitätssicherung von Finanzdienstleistungen) and is a member of the ZEK and the IKO.

More than 240 years of banking experience - an experienced management behind CreditGate24

CreditGate24 consists of Christoph M. Mueller (Founder and CEO), Dr. Teddy Amberg (Business Development), Paul Baumgartner (Products), Peter Baumli (COO), Dr. Peter Boschung (CTO), Peter Schütz (Business Analyst), Stephan Zimmermann (General Counsel & Corporate Secretary).

The entire team with over 20 employees has more than 240 years of experience in banking, law & compliance, finance, investment and private banking, as well as insurance experience at ZKB, UBS, CS and SwissLife.

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