

## FINANCING CHECKLIST (Swiss 2026 Edition)

### Phase 1: The Credentials

**ZEK "Code 00" Status:** Ensure your record at the *Zentralstelle für Kreditinformation* is not just clean, but "Code 00" (the gold standard). In 2026, lenders are using AI-driven scoring; even "neutral" entries can slightly increase your quoted APR.

**The "Permit-Term Sync":** \* **C Permit:** Immediate access.

- **B Permit: NEW 2026 TACTIC:** Your loan or lease term *cannot* legally exceed the expiry date of your residence permit unless you can show a renewal application. Ensure your financing timeline mirrors your permit validity.
- **G Permit:** Most lenders now require a Swiss bank account with at least 12 months of salary history.

**The 36-Month Over-Indebtedness Test:** Under the *Consumer Credit Act (KKG)*, lenders must verify you can repay the loan within 36 months based on your "disposable income," even if you choose a 60-month term. In 2026, the cost-of-living buffer used in these calculations has been adjusted upward due to inflation—ensure your "free cash" margin is wider than before.

### Phase 2: The 2026 Deal Structure

**The 10% APR Floor:** As of **January 1, 2026**, the Swiss Federal Council has lowered the maximum legal interest rate for cash loans and leasing to **10%** (down from 11%). If a dealer offers you 11% or 12%, the contract is legally void.

**Tax Arbitrage (Loan vs. Lease):** \* **Loan:** Interest is **100% tax-deductible** up to CHF 50,000.

- **Lease:** Generally **not** tax-deductible for private individuals.
- *In 2026, with higher tax brackets, the "Loan" often wins on a Net-Cost basis.*

**The Subscription Pivot:** Check if a "Car Subscription" (*Auto-Abo*) is cheaper than leasing. In 2026, subscription providers like Carvolution or Gowago often have lower "Total Cost of Ownership" because they bundle the 2026-priced insurance and service costs.

**Residual Value (Restwert) Insurance:** Ensure your lease includes "Gap Coverage." If the car is totaled in 2026, standard insurance only pays the current value, which may be lower than your remaining lease debt.

### Phase 3: The Final Deployment

**14-Day "Safety Valve":** You have a mandatory 14-day cooling-off period. In 2026, use this to run your contract through a digital comparison tool one last time.

**Digital Signature Protocol:** Most 2026 contracts are signed via *Skribble* or *Swisscom Sign*. Verify your digital ID (*SwissID*) is active to avoid a 3-day postal delay.

**The 20% Liquidity Rule:** While 0% down is possible, 20% down in 2026 is the "Sweet Spot" to stay below the 10% APR threshold and qualify for "Premier" lending tiers.

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### The 2026 Financial Directive

"In 2026, Swiss banks aren't looking for just 'income'—they are looking for 'stability.' A clean ZEK and a 36-month repayment capacity are your true bargaining chips."