

# Loans

## General

Students may submit an application for a short or long-term loan from ETH Zurich to the Financial Aid Office of ETH Zurich. The loan has to be used for financing study and living costs. The loan must be paid back.

**Eligibility:** BSc students who have passed their first-year examination and students attending a MSc degree programme, holding a BSc degree from ETH Zurich.

Enrolled swiss students at ETH may apply for a short-term loan from the first semester.

## Short-term loan (interest-free)

The short-term loan is max. CHF 2000 and must be paid back within 12 months at the latest of the date on which it was made available.

## Application

Fill out the online request and send it per email as pdf to: [studienfinanzierung@sts.ethz.ch](mailto:studienfinanzierung@sts.ethz.ch) You may apply at any time.

## Long-term loan (interest-free)

The long-term loan is max. CHF 12'000 and is only granted once during the period of study.

## Application

Applications for short-term loans are submitted on the form provided on the website. For long-term loans please contact us.

Applications may be submitted at any time. Applicants must enclose a copy of their own tax invoice and the tax invoice of their

ETH Zürich  
Student Services / Financial Aid Office  
HG F22.1  
Rämistr. 101  
CH - 8092 Zürich

Phone: +41 44 632 20 88 or 632 30 38  
[www.ethz.ch/studies/financial](http://www.ethz.ch/studies/financial) →

## Payment

The long-term loan is paid in one single instalment to your personal Swiss PostFinance or bank account.

## Repayment

### Rates

The repayment conditions for long-term loans are set out in an individual loan contract. A guide would be payment in instalments of CHF 2,000 per year after completion of studies. Paying information is obtained from the Financial department ETH Zurich (Ms A. Iselin, [aneta.iselin@fc.ethz.ch](mailto:aneta.iselin@fc.ethz.ch), 044 632 21 16). In the event of incorrect details being supplied or the loan being used for other than the intended purpose ETH Zurich reserves the right to claim immediate repayment and to charge the standard interest applied by the cash office.

## Activity report

Those who are granted a loan must submit every year an activity report to the Financial Aid Office in July –without demand. First report in the year following the loan, last report in July prior to last repayment. No submission of the report results in immediate full repayment demanded by the Financial Department of ETH Zurich. Communicate also any change of address.

[www.ethz.ch/studies/financial/activity report](http://www.ethz.ch/studies/financial/activity_report) →

## Cases of hardship

A six to twelve-month extension of the repayment deadline is possible on request. A written application must be submitted to the Financial Aid Office of ETH Zurich **prior to the expiry** of the repayment deadline.