SCHWEIZERISCHE NATIONALBANK
BANQUE NATIONALE SUISSE
BANCA NAZIONALE SVIZZERA
BANCA NAZIUNALA SVIZRA
SWISS NATIONAL BANK ⊹

This is an English translation of a German original.
Only the German original text is authoritative and legally binding.

Department III

Zurich, 20 December 2022

Technical instructions annex to the instruction sheet on the SNB COVID-19 refinancing facility (CRF)

These technical instructions serve as a supplement to the instruction sheet on the SNB COVID-19 refinancing facility (CRF) (referred to below as 'the instruction sheet'). They define the terms used in the 'Form for submitting collateral and drawing on loan', govern the exchange of data between the bank and the SNB, describe the process of collateral transfer, and explain the loan disbursement and repayment process.

To avoid unsuccessful transmissions of data, we recommend that you read the latest version of these instructions before sending your form to the SNB and that you use the latest version of the 'Form for submitting collateral and drawing on loan' from the SNB website[1].

1. General comments

The CRF refinances credit claims that are guaranteed directly or indirectly by either the federal government or the cantons, or by both together. A full list of the surety and loan guarantee programmes eligible for the facility can be found in the annex to the instruction sheet entitled 'Surety and loan guarantee programmes eligible for the CRF'.

The Security Agreement and the instruction sheet define what constitutes eligible collateral. With respect to requirements concerning cover, eligible loan products, the eligibility of credit claims in the case of bankruptcy of the borrower and payments by the collateral provider, the notification of borrowers and the waiver of set-off, as well as the transfer of additional collateral, please note the following points.

---

[1] https://www.snb.ch/en/ifor/finmkt/operat/id/finmkt_crf

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

1.1.   Requirements concerning cover and eligible loan products

The eligible amount of assigned claims must cover at least the SNB's outstanding loan claim at all times. The bank is advised to hold sufficient excess cover. This avoids the risk of shortfall, especially as a result of unanticipated repayments by borrowers or unanticipated payments by collateral providers, either of which would constitute a breach of contractual obligations on the part of the bank.

In accordance with the Security Agreement, assigned claims are to be checked at least once every bank working day for substitution events. A substitution event also occurs, in particular, if the borrower makes a repayment of an assigned claim in full or in part. If an early and unanticipated repayment is made, the assigned claim must be substituted no later than one bank working day following receipt of the payment, or reassignment carried out.

Current account credit claims and claims in respect of fixed-term advances are permitted, but only effective outstanding credit claims can be assigned; credit lines which have not been drawn are not permitted.

The residual maturity of assigned claims must at all times be at least five bank working days. The residual maturity of current account credit claims and claims in respect of fixed-term advances corresponds to the residual maturity of the underlying credit agreement.

1.2.   Bankruptcy of the borrower and payments by the collateral provider

Credit claims of bankrupt borrowers may not be assigned.

If the borrower goes bankrupt after the claim has been assigned to the SNB, the reassignment of the assigned credit claim does not have to be carried out immediately (not a substitution event).

However, a substitution event does occur in all cases of payments by a collateral provider (surety/guarantor). Since assigned claims must be checked for substitution events at least once every bank working day, in practice this means that the assigned claims must be substituted or reassignment carried out no later than one bank working day following receipt of the payment from the surety. The requirement for the outstanding loan claim to be covered at all times must also be met.

If a guarantor demands the prior assignment of the guaranteed claims in the case of a guarantee event in respect of a guarantee pursuant to art. 111 of the Code of Obligations, these claims must be substituted or their reassignment carried out before the bank can cede them to the guarantor.

1.3.   Notification of the borrower and waiver of set-off

For credits pursuant to art. 3 of the COVID-19 Joint and Several Guarantee Ordinance granted under the old standard credit agreement (Version 1.0), the client must be informed of the

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

assignment of the claim to the SNB. If the bank is already planning to assign the credit claims to the SNB, it can inform the client when the contract is being set up. The borrower can also be notified by email, or a circular can be sent to the clients concerned. The appropriate information can also be provided by way of a note in the next regular account statement. The following is a sample notification: 'The bank advises that it is availing itself of the opportunity afforded by the COVID-19 Joint and Several Guarantee Ordinance and has assigned/will assign the claim arising from the credit relationship for refinancing purposes. The bank will continue to be responsible for administration, i.e. any payments are to be made to the bank as normal until further notice.'

If the borrower has provided a waiver of set-off (compulsory for all credits with the exception of those pursuant to art. 3 of the COVID-19 Joint and Several Guarantee Ordinance under the old standard credit agreement (Version 1.0, see above), an additional notification is not necessary; the notification requirement is met by the waiver of set-off and the banks can enter 'yes' in the 'Borrower informed' field to confirm that they have notified the borrower.

In accordance with the federal government's revised credit agreement (Version 1.1), a waiver of set-off is also included in credits pursuant to art. 3 of the COVID-19 Joint and Several Guarantee Ordinance. Credits granted under the revised standard agreement therefore do not require additional notification of the borrower. For such credits, enter 'yes' in both the 'Borrower informed' and 'Set-off waived by borrower' fields.

1.4.   Assignment and enforcement of additional collateral

Based on the Security Agreement and art. 20 of the COVID-19 Joint and Several Guarantee Act (previously art. 21 of the COVID-19 Joint and Several Guarantee Ordinance), all collateral associated with the transferred claim is to be assigned to the SNB. This applies not only to the joint and several guarantees pursuant to the above ordinance as well as cantonal loan guarantees and sureties in connection with the COVID-19 pandemic, but also to any further (accessory) security interests that the bank obtains to secure its claim. It is possible, particularly in the case of credits pursuant to art. 4 of the COVID-19 Joint and Several Guarantee Ordinance, that the bank may require further collateral, e.g. other guarantees. However, the bank need not make any separate acts of transfer in respect of such additional collateral (e.g. assignment of a mortgage certificate that may be serving as additional collateral). The above does not affect the transfer of special collateral pursuant to a separate supplementary agreement to be concluded in specific cases at the behest of the SNB.

The bank may also continue to enforce collateral independently; this also applies in cases where additional collateral serves to secure other claims of the bank. Furthermore, it is also possible to substitute a claim that has been assigned to the SNB, in which case the collateral would be assigned back to the bank together with the claim.

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

2. Notes to 'Form for submitting collateral and drawing on loan'

The format of the 'Form for submitting collateral and drawing on loan' must be used as-is and may not be adapted in any way. Only this form is to be used. Other documents, such as (amended) reports of stocks (Excel file), may not be sent via eSurvey (CRF standard process). The form must be completed in full for every submission. If data are missing or incorrect, this may prevent the information in the form (Excel file) from being processed. This could result in individual items of collateral or the entire application being rejected. An example of a correctly completed form is available on the SNB website.[2]

The terms used in the form that are listed below have the following meaning:

Borrower informed: The bank enters 'yes' in this field if it has informed the borrower that the claims will be assigned to the SNB to serve as collateral. If the borrower has not (yet) been informed, enter 'no' in the field. Claims will only be accepted as collateral if the borrower in question has been informed by the bank of the assignment of the claims as collateral to the SNB. If a waiver of set-off has been obtained from the borrower, this is deemed equivalent to notification. In this case, enter 'yes' in the field.

Borrower's UID: The borrower's UID[3] must always be provided for claims pursuant to art. 4 of the COVID-19 Joint and Several Guarantee Ordinance and for claims in respect of credits for startup companies guaranteed by the federal government together with the cantons. For claims pursuant to art. 3 of the COVID-19 Joint and Several Guarantee Ordinance and credit claims guaranteed by a canton, the UID is to be provided if the company in question has one. The UID is used to identify the borrower.

Contact person: A contact person at the borrower must be entered in this field. The contact details of the relationship manager responsible are not sufficient.

Credit claim ID: The 'Credit claim ID' serves to identify the submitted credit claims, and the bank applying for liquidity is free to define it at its own discretion. Anonymised IDs are to be used that do not permit the identity of the client to be derived.

Data exchange code: The bank is given this code after it has contacted the SNB (in accordance with point 7 of the instruction sheet) and the contractual documents have been signed by both parties. It is used to identify the institution and must be entered with every submission. The form may only be submitted for the first time on the day after the data exchange code is received.

End of term: Enter the expiry date of the credit in this field. For current account credit claims, enter the expiry date of the underlying credit agreement. For claims in respect of bankrupt
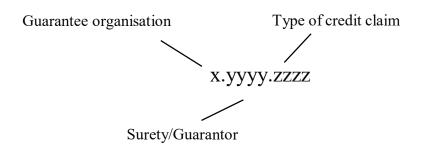
---

[2] https://www.snb.ch/en/ifor/finmkt/operat/id/finmkt_crf

[3] The UID (Enterprise Identification Number) can be found at https://www.uid.admin.ch/Search.aspx?lang=en

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

borrowers, the end of term of the original credit claim is to be given in the 'End of term' field. In every case, the end of term must lie within the period covered by the surety/guarantor.

Guaranteed nominal amount: The borrower's outstanding credit amount that is guaranteed by the loan guarantee organisation or another surety/guarantor is to be entered here. In the case of credits pursuant to art. 3 of the COVID-19 Joint and Several Guarantee Ordinance, and in the case of credits for startups guaranteed by the federal government together with the cantons, this field corresponds to the outstanding 'credit amount (nominal amount)' since these programmes provide a 100% loan guarantee. In the case of credits pursuant to art. 4 of the COVID-19 Joint and Several Guarantee Ordinance, the amount is 85% of the outstanding 'credit amount (nominal amount)'. In the case of loan guarantee programmes secured solely by cantons, the guaranteed amount is defined in the programme in question.

Programme ID: This field is to contain an alphanumeric code based as follows on the surety/guarantor and the type of support programme:

Guarantee organisation   Type of credit claim

x.yyyy.zzzz

Surety/Guarantor

x denotes the loan guarantee organisation securing the credit claim and can be either 0, 1, 2, 3 or 4 as per the list below. 1, 2, 3 or 4 are also to be entered if the credit claim was guaranteed by a loan guarantee organisation as part of the programme of joint and several guarantees for startups.[4]

- '0': not guaranteed by a loan guarantee organisation (e.g. for credit claims guaranteed directly by the cantons)

- '1': BG Ost-Süd

- '2': BG Mitte/CC Centre

- '3': BG Westschweiz/Cautionnement romand

- '4': BG SAFFA

The 'yyyy' element of the code denotes the surety/guarantor. For credits pursuant to the COVID-19 Joint and Several Guarantee Ordinance, 'BUND' is to be entered. For credits guaranteed by a canton, this element comprises 'KT' followed by the abbreviation of the canton in question. For credits guaranteed by the canton of Zurich, for example, it would be

---

[4] https://covid19.easygov.swiss/en/startup-guarantees/

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

'KTZH'. Finally, in the case of credit claims guaranteed by the federal government together with a canton, 'CH' followed by the canton's abbreviation is to be used. In the case of a credit for a startup guaranteed by the federal government and the canton of Neuchâtel, this element would be 'CHNE'. The abbreviations for the individual cantons are as follows:

Abbr.	Canton	Abbr.	Canton
AG	Aargau	NW	Nidwalden
AI	Appenzell Innerrhoden	OW	Obwalden
AR	Appenzell Ausserrhoden	SG	St Gallen
BE	Berne	SH	Schaffhausen
BL	Baselland	SO	Solothurn
BS	Basel-Stadt	SZ	Schwyz
FR	Fribourg	TG	Thurgau
GE	Geneva	TI	Ticino
GL	Glarus	UR	Uri
GR	Graubünden	VD	Vaud
JU	Jura	VS	Valais
LU	Lucerne	ZG	Zug
NE	Neuchâtel	ZH	Zurich

The 'zzzz' element denotes the type of credit claim. For credits pursuant to art. 3 and art. 4 of the COVID-19 Joint and Several Guarantee Ordinance, for example, the abbreviations 'ART3' and 'ART4' are to be used. 'KANT' is to be used for credits guaranteed solely by a canton and not connected to a dedicated cantonal programme for startups. In the case of loans granted to startup companies guaranteed by a dedicated cantonal startup programme or the joint and several guarantee programme for startups initiated by the federal government together with the cantons, 'STUP' is to be used. For loans under cantonal programmes based on the federal government's COVID-19 Hardship Assistance Ordinance, the abbreviation 'HART' is to be used. Other permitted abbreviations can be found in the annex to the instruction sheet entitled 'Surety and loan guarantee programmes eligible for the CRF', which features a table listing all the loan programmes eligible for refinancing together with the relevant 'Programme ID' codes.[5]

---

[5] See annex "Surety and loan guarantee programmes eligible for the CRF"

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

Requested loan: The bank applying for liquidity enters the requested loan amount in this field. This corresponds to the total of the current loan amount plus/minus any desired loan increases/reductions. Accrued interest on the loan granted by the SNB need not be included in this amount; please state the nominal amount, wherever possible rounded to the nearest CHF 100,000. The currency is the Swiss franc. If no change is to be made in respect of the loan, enter the current outstanding loan amount in the 'Requested loan' field. If you wish to repay the loan in full, enter zero in this field. This field may not be left blank or show a negative amount. If no valid form is submitted on a given day, the most recent successfully submitted requested loan remains registered, unless the bank makes a repayment on the loan. Such repayment will be deemed a reduction of the requested loan. The loan currently outstanding after taking into account the repayment made will be registered as the new requested loan until a valid form is submitted.

SIC number: Your SIC number is to be taken from the 'Bank Master' Excel file, available at https://www.six-group.com/interbank-clearing/en/home/bank-master-data/download-bc-bank-master.html.

Set-off waived by borrower: Enter 'yes' in this field if the bank has obtained a waiver of set-off from the borrower. Otherwise enter 'no'. With the exception of claims pursuant to art. 3 of the COVID-19 Joint and Several Guarantee Ordinance granted under the federal government's old credit agreement,[6] a waiver of set-off must be provided for all other claims to be eligible as collateral under the CRF.

Start of term: Where possible, enter the date on which the credit is first paid out in this field. For current account credit claims, enter the start date of the underlying credit agreement.

Today's date: The current date (i.e. the date on which the form is submitted) is to be entered here in the format dd.mm.yyyy. If the date is missing or incorrect, this will prevent the data from being processed and the loan application will be rejected.

3. Exchanging data

The SNB uses the eSurvey online reporting system for the exchange of data regarding the SNB COVID-19 refinancing facility (CRF). The 'Form for submitting collateral and drawing on loan' and the sample documents you are asked to provide are therefore to be submitted via eSurvey. To ensure your matter is processed correctly, it is essential that you select the appropriate topic; forms are to be delivered under 'CRF standard process' and sample documents under 'CRF samples'. The SNB will also provide the confirmation of stocks, including the assigned credit claims and information on the amount of the current and requested loan, via eSurvey. Only those people specifically authorised by the eSurvey Administrator of a given institution will have access to the data on the eSurvey platform.

---

[6] This does not apply to credit agreements based on Version 1.1 or a more recent version.

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

While the exchange of data with information on the loan amount and the individual credit claims will take place exclusively via eSurvey, error messages and confirmation notifications will be provided via eSurvey and also by email. The email confirmation will be sent without the report of stocks attached, and will be addressed to the sender and the persons specified in the 'Form for submitting collateral and drawing on loan'.

Your institution (eSurvey Administrator) is responsible for maintaining the list of email addresses in the form and for managing access rights to eSurvey and the CRF mailbox. For technical issues relating to eSurvey, please contact dataexchange@snb.ch or
+41 58 631 37 68.

In the event of a technical fault in eSurvey, the 'Form for submitting collateral and drawing on loan' can, by way of exception, be sent to the SNB by email to crf@snb.ch as soon as you receive a corresponding request to do so. Once the system is running again, the stocks notifications will be available in eSurvey as usual.

The SNB supports TLS encryption as the default setting for email communications. If S/MIME encryption can be used, transmission is to be made using S/MIME. In this case, please send a signed email to crf@snb.ch with 'Zertifikataustausch' in the subject line before sending the forms, if you have not done so already. Please make sure that you have a valid certificate at all times. You will then receive a signed email back from crf@snb.ch, which you will require for sending the form using S/MIME encryption. This is an unmonitored mailbox that serves solely for the sending of the form if eSurvey is unavailable and for the exchange of certificates, and any questions or comments sent to this address will therefore not be processed. If you have any questions regarding the installation of the S/MIME certificate on your side, please contact your internal IT Support unit. For technical issues regarding the exchange of certificates and email communications, your IT Support unit can contact the SNB's technical support team (crf.support@snb.ch). Additional contact details can be found under point 6 below.

4. Notes on the process for assigning and reassigning claims

The form with the credit claims to be assigned to the SNB and including the claims already assigned to the SNB (if any) can be submitted on any bank working day. It is to be submitted via eSurvey under the 'Topic' 'CRF standard process' by no later than 16.00. Any claims which the bank wishes to have reassigned back to it or which no longer meet the requirements for eligible collateral are not to be included on the list. The bank is responsible for ensuring that the data submitted to the SNB are up to date. It must check the collateral at least once every bank working day for substitution events.

If, on a given day, the bank does not wish to assign any new claims to the SNB or have the SNB assign claims back to it, if no substitution event has occurred and if the amount of the loan is not to be increased, no new form need be submitted. If no valid form is submitted, the stock of assigned claims and the outstanding loan amount will thus correspond automatically

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

to those of the previous day. The 'Requested loan' amount will also remain as recorded on the previous day, unless the bank makes a repayment on the loan. Such repayment will be deemed a reduction of the requested loan. The loan currently outstanding after taking into account the repayment made will automatically be registered as the new requested loan until a valid form is submitted.

If the form sent to the SNB does not comply with the specifications (i.e. if data are missing or there are formatting errors), it will not be accepted and no assignments/reassignments will be made. The bank will receive an email notifying it of the reason for the rejection. This will be sent to the contact addresses provided in the form and to the sender. The notifications will also be stored in eSurvey under the 'Topic' 'CRF standard process'. If, however, claims are entered incorrectly or incompletely, these specific claims will be disregarded, i.e. they will be treated as if they were not on the list. The bank will receive notification that one or more claims could not be included. The notification will be made available via eSurvey and will also be sent by email.

The claims listed in the form will be entered in the SNB's systems, provided that the information is complete and complies with the requirements in the Security Agreement. The eligible amount of the assigned claims must correspond to at least the requested loan amount [in the case of increases] or the effective outstanding loan [in the case of reductions or if no change is made to the loan]. Otherwise, no assignments/reassignments will take place and the claims assigned to the SNB – i.e. those entered in the SNB's systems and which it had previously confirmed to the bank – will continue to apply.

After receiving a valid submission, the SNB provides confirmation to the bank via eSurvey of the claims that have been definitively entered in its systems and thus duly assigned to the SNB, as well as the current and requested loan. The bank will also receive an email without attachment confirming that its submission has been successfully processed. In addition, after

18.00 on every bank working day, any bank with assigned claims will receive notification in eSurvey confirming the stocks at that time. The bank must check the stocks notifications. In the case of any discrepancies, the SNB is to be informed no later than the morning of the next bank working day.

The bank is strongly advised to hold sufficient excess cover in order to avoid the risk of shortfall (e.g. due to incorrect data on individual claims or to unanticipated repayments). To ensure that knowledge of the operational processes is maintained, it is also recommended that a form be submitted at least once every quarter, even if no substitution events have occurred or no changes have been made to the loan amount.

4.1.   Process for requesting a loan increase

The process described here applies to requests for a loan increase as well as to the initial disbursement.

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

The bank sends the fully completed form to the SNB via eSurvey. Both the new claims to be assigned to the SNB as well as claims already assigned are to be entered in the form. Any claims the bank wishes to have reassigned back to it are not to be included on the list.

If all the information complies with the SNB's requirements, and if the eligible amount of the assigned claims [new claims to be assigned and claims already assigned] corresponds to at least the requested loan amount, the claims are entered in the SNB's systems and the instruction is given to disburse the loan increase as of value date t+1. The bank will be informed by email and via eSurvey that its submission has been successfully processed. The notification of stocks including the assigned credit claims and information on the amount of the current and requested loan will be stored in eSurvey under the 'Topic' 'CRF standard process'.

If the SNB is unable to process the data submitted, for example if the cover is insufficient, the bank will receive notification to this effect by email and via eSurvey. The bank may send a new form to the SNB via eSurvey by no later than 16.00.

4.2. Process for requesting a loan reduction

The bank sends the fully completed form to the SNB via eSurvey. Both the new claims to be assigned to the SNB as well as claims already assigned are to be entered in the form. Any claims the bank wishes to have reassigned back to it are not to be included on the list.

A loan reduction is possible at any time by means of a (partial) repayment. However, before the claims assigned to the SNB can be transferred back to the bank, the amount of the loan must be reduced to such a level that the transfer would not result in any shortfall in cover. If the remaining cover is higher than the effective outstanding loan and the requested loan, the collateral no longer included on the list (i.e. the claims the bank wishes to have returned) will be released. If the loan has been repaid in full and no collateral is listed on the form, all assigned claims will be transferred back to the bank. If the SNB is unable to process the data submitted, the bank will receive notification to this effect by email and via eSurvey.

In particular, the bank will also be notified if the eligible amount of the new claims to be assigned and claims already assigned is lower than the current outstanding loan amount. The bank will be informed that it must submit a new form in eSurvey by 16.00 or make a repayment on the loan by no later than 17.30.[7] The form will be temporarily rejected. If no new valid form is submitted by 16.00, after 17.30 a further check will be made with regard to the cover on the basis of the previously submitted and temporarily rejected form. If the SNB has by then received a repayment on the loan from the bank, with the result that the effective outstanding loan is covered by the credit claims to be assigned and/or already assigned, the form will be accepted and the bank will be sent confirmation to this effect by email and via eSurvey. The notification of stocks including the assigned credit claims and information on

---

[7] The bank must make any repayments on the loan by no later than 17.30 for these payments to be included in the CRF end-of-day processing on that same day.

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

the amount of the current and requested loan will be made available in eSurvey under the 'Topic' 'CRF standard process'.

4.3.   Process without a request to change the loan

In this case, the bank needs to send the form if it wishes to make a change in respect of the assigned claims or if substitution events have occurred.

The bank sends the fully completed form to the SNB via eSurvey. Both the new claims to be assigned to the SNB as well as claims already assigned are to be entered in the form. Any claims the bank wishes to have reassigned back to it are not to be included on the list.

The loan amount requested in the form corresponds to the effective outstanding loan, provided no repayment has been made in the meantime by the bank applying for liquidity. The effective outstanding loan must be covered by sufficient collateral at all times. Furthermore, on any bank working day the bank can make substitutions in respect of the collateral and can increase the cover (to any amount) or reduce it (to no lower than the amount of the outstanding/requested loan). If the SNB is unable to process the submitted form or if the cover is insufficient, the bank will receive notification to this effect by email and via eSurvey. The bank may send a fully completed form to the SNB via eSurvey by no later than 16.00. The notification of stocks including the assigned credit claims and information on the amount of the current and requested loan will be stored in eSurvey under the 'Topic' 'CRF standard process'.

5.   Notes on disbursement/repayment of the loan

The loan disbursement is debited from one of the loan accounts held at the SNB in the name of the bank. The amount is credited to the bank's SIC clearing account and marked 'SNB COVID-19 CRF'.

In the case of a reduction in the loan, the repayment is made by the bank into the loan account. The IBAN can be found on your monthly statement, or contact kunden@snb.ch.

The monthly interest payment will be shown on the statement and is based on the daily balance of the loan account. In the present interest rate environment, the SNB will debit the monthly interest from your sight deposit account on the last day of the month.

6.   Contacts

For questions on loan disbursement and repayment and on registration, please contact moneymarket@snb.ch, tel. 058 631 77 00.

For questions regarding the interest rate on the loan, please contact kunden@snb.ch.

For questions concerning collateral (e.g. insufficient cover, assigned claims, etc.), please contact crf.collateral@snb.ch.

20 December 2022
Technical instructions annex to the
instruction sheet on the SNB COVID-19
refinancing facility (CRF)

For questions regarding eSurvey, please consult the following webpage or contact
dataexchange@snb.ch.

www.snb.ch/en/iabout/stat/collect/id/statpub_coll_uebermittlung

For questions on the encryption of email messages (certificate) in the event that eSurvey is
unavailable, please contact crf.support@snb.ch.

7. Changes to this document

Version	Content changes	Valid from
1.1	Publication of the technical instructions	26.03.2020
1.2	Addition of section 1 'General Comments', explanations regarding the fields in the 'Form for submitting collateral and drawing on loan'	31.03.2020
1.3	Treatment of current account credits, various editorial changes	02.04.2020
1.4	Treatment of claims in respect of fixed-term advances, possible means of notifying borrowers, transfer of additional collateral to cover credit claims, addition of section 7 'Changes to this document'	15.04.2020
1.5	Treatment of credit claims guaranteed by cantons and claims arising from the joint and several loan guarantee programme for startups provided by the federal government in cooperation with the cantons; requirements regarding the attributes 'Credit claim ID' and 'Programme ID' in the 'Form for submitting collateral and drawing on loan'; various editorial changes	11.05.2020
1.6	Extension of the deadline for submitting the form to 16.00; repayments made by 17.30 taken into account in checking cover based on currently outstanding loan amount; notification after 18.00 of stocks valid at that time.	29.06.2020
1.7	Data exchange via eSurvey	12.08.2020
1.8	Treatment of claims in the event of bankruptcy of the borrower and in the case of payments by the collateral provider, clarifications in the notes on the process for assigning and reassigning claims, update of contact details and various editorial changes.	01.03.2021
1.9	Explanations regarding the fields 'Start of term' and 'End of term'	22.04.2021
1.10	Adjustment of the information on interest payments in line with the current interest rate environment.	20.12.2022