



Eidgenössische Technische Hochschule Zürich
Swiss Federal Institute of Technology Zurich

Rectorate / Scholarship Office, ETH Zurich, CH-8092 Zürich, Tel. +41 44 632 20 88
Counter HG F 22.1, MO-FR 11 - 13 h / Consultation hours HG F 22.2, MI / FR 11 - 13 h

INFORMATION SHEET

Loans from ETH Zurich

1. General information

Students wishing to apply for a loan and who fulfil specific conditions may submit an application for a short or long-term loan from ETH Zurich to the Scholarship Office of ETH Zurich. The loan is to be used for financing study costs and living costs, or for tiding students over a financial bottleneck. The loan must be paid back.

2. Short-term loan

Members of ETH Zurich who require a loan to **tide them over current financial difficulties** may submit an application for a short-term loan from the loan and scholarship fund of ETH Zurich **as of the 1st semester** of their studies, providing that they are enrolled at ETH Zurich.

The application must be submitted in the **form of a letter** to the Scholarship Office of ETH Zurich, outlining the **reasons** and giving an **overview** of the student's **own monthly budget**; applications may be submitted **at any time**. The application will generally be processed straightaway.

The short-term loan is for a **maximum of CHF 1500.-** and is granted interest-free. Students are required to collect the loan in person from the cash office at ETH Zurich, producing an identity document. The loan must be repaid **within one year** of the date on which it was made available, at the latest, to the cash office of ETH Zurich (Counter HG F 67.1, MO-FR 11.00 and 13.00).

3. Long-term loan

Undergraduate and doctoral students at ETH Zurich, who have studied for **at least two semesters at ETH Zurich¹** and have achieved sufficient course credits, can apply for a long-term loan from the loan and scholarship fund of ETH Zurich to **finance study and living costs**.

The application must be submitted on a printed **form** (with an accompanying letter where appropriate) to the Scholarship Office of ETH Zurich; applications may be submitted **at any time**. Applicants must **enclose** a copy of their own tax invoice and the tax invoice of their parents for the previous year, giving details of income and assets, as well as an overview of their own monthly budget. Graduates of ETH Zurich should additionally enclose a study plan together with a cost estimate.

The long-term loan is for a **maximum of CHF 6000.-** and is granted interest-free, but **only once** during the student's period of education. The loan must be collected in person from the cash office at ETH Zurich, producing an identity document.

The loan is generally **paid out in a single instalment** at the start of a month. The application should include proposals regarding the date on which the loan is to be paid out.

Those who are awarded a loan undertake to submit a **brief activity report** to the Scholarship Office **in July of each year**, without being requested to do so, also specifying any change of address. This must be done **for the first time** in the year after the loan has been granted and **for the last time** in the July prior to repayment. If the activity report is not submitted, the loan will become due for immediate repayment and a payment demand issued by the Finance Department of ETH Zurich.

The normal **repayment date** is specified on the document granting the loan. The loan must normally be repaid **in a single instalment** at the latest by the **end of December of the second year after completion** of the studies. The paying-in slip to be used may be obtained from the Finance Department at ETH Zurich (Mr. Peter Grass, Tel. 044 / 632 86 40). 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, to cease payment of further potential instalments and to charge the standard interest applied by the cash office.

Repayment in instalments or a six to twelve-month extension of the repayment deadline is only possible in **cases of hardship**. An application to this effect must be submitted **in writing** to the Scholarship Office of ETH Zurich prior to expiry of the repayment deadline.

PS: Punctually repaid loans contribute towards ensuring that ETH Zurich can provide financial assistance to younger students once again.

¹ Long-term loans are **not** available for students who complete a master programme at ETH only.