

ERP tourism loan of EUR 1 000 000 or more

Who

Companies in the tourism and leisure industry

What

Capitalisable investments in fixed assets from approx. EUR 1 500 000

How

Low-interest investment loan with a maximum total maturity of 15 years

Financing volume

70% max. of the eligible project costs (50% max. for new buildings)

ERP tourism loan of EUR 1 000 000 or more in detail

Funding

Low-interest investment loan for medium and large investment projects by companies in the tourism and leisure industry under the ERP programme.

Requirements

The personal and material conditions are as follows:

- natural and legal persons and other companies;
- companies in the tourism and leisure industry;
- companies located in Austria;
- membership of the Austrian Chamber of Commerce in the federal tourism and leisure industry;
- economically stable undertakings with a sustainable coherent operating concept;
- project implementation financially guaranteed.

Project

Investments in fixed assets from around EUR 1 500 000

Financing volume up to 70% of the eligible costs (50% max. for new buildings)

Guarantee

- 100% guarantor/payer liability of the main bank,
or
- 80% liability of the Österreichische Hotel- und Tourismusbank (OeHT) and 20% guarantor/payer liability of the main bank.

Maturity and conditions

Utilisation period	Redemption-free period	Redemption period	Interest rate
1 year	1 year	5 years	3,625% fixed p.a.
1 year	1 year	8 years	3,625% fixed p.a.
1 year	1 year	12 years	3,125% semi-fixed p.a.
1 year	2 years	12 years	3,125% semi-fixed p.a.

For companies not older than 6 years at the time of submitting the application, a special interest rate of 3.5% fixed per year may be applied for a total duration of up to 10 years (start-up loan). This can also be combined with the [young entrepreneur funding](#) and the OeHT liability.

The decisive factor for the actual interest rate is the date of approval.

Conditions subject to typing and typesetting errors.

N.B.

- it is recommended that the application be submitted via the main bank;
- any costs prior to submitting an application cannot be subsidised;
- land purchases are not eligible for funding;
- genuine own resources of at least 25% for new buildings;
- planning costs are generally eligible for funding if they were incurred after the application was submitted or the planning was commissioned after the application was submitted.

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The direct link to the product on our website:

<https://www.oeht.at/produkte/erp-tourismuskredit-ab-eur-1-mio/>

Additional funding to the ERP tourism loan of EUR 1 000 000 or more Burgenland

Federal funding is increased with a one-off grant of 10 % to max. 20 % of the eligible costs

Conditions

- The funding criteria of the Tourism Investment Guidelines of the BMAW (*Tourismus-Investitions-Richtlinie des BMAW*) in the currently valid version resp.
- the criteria of the Action Guidelines for Priority Funding of the Tourism and Leisure Industry (*Aktionsrichtlinie Schwerpunktförderung der Tourismus- und Freizeitwirtschaft*) of the Province of Burgenland apply.

Applying:

- Applications for follow-up funding must be submitted directly to the Provincial Funding Agency (*Landesförderstelle*) of the Province of Burgenland.

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Additional funding to the ERP tourism loan of EUR 1 000 000 or more Lower Austria

One-off grant, the amount of which is determined following an assessment of the case.

Requirements:

- the eligibility criteria of the ERP annual programme, as amended, or the policy of the province of Lower Austria apply.

Submission of the application:

- the additional funding must be applied for directly with the province of Lower Austria.

The direct link to the product on our website:

<https://www.oeht.at/produkte/erp-tourismuskredit-ab-eur-1-mio/>

Additional funding to the ERP tourism loan of EUR 1 000 000 or more Upper Austria

One-off grant of up to 5 % of the costs eligible for funding

Conditions

- The company is located in a tourist municipality in accordance with the Upper Austrian Tourism Act (*Oberösterreichisches Tourismusgesetz*), as amended
- Provincial priorities in accordance with the Regional Tourism Strategy for Upper Austria (*Landes-Tourismusstrategie Oberösterreich*) 2028

Applying:

- The additional funding must be applied for directly with the province of Upper Austria.

The direct link to the product on our website:

<https://www.oeht.at/produkte/erp-tourismuskredit-ab-eur-1-mio/>

Additional funding to the ERP tourism loan of EUR 1 000 000 or more Salzburg

One-off grant of up to 5 % of the subsidised loan volume (maximum amount: EUR 250 000)

Conditions

- Selection criteria according to the Tourism Offensive of the province of Salzburg (***Tourismusoffensive des Landes Salzburg***)
- The OeHT's points system according to Annex 3 of the Directive

Applying:

- the additional funding can be applied for in the course of the application to the OeHT in the [OeHT customer portal](#).

The direct link to the product on our website:

<https://www.oeht.at/produkte/erp-tourismuskredit-ab-eur-1-mio/>

Additional funding to the ERP tourism loan of EUR 1 000 000 or more Styria

One-off subsidy of up to 9 % of the eligible costs

Conditions

- The investments must not primarily fall within the funding portfolio of the environmental and climate funding programmes of Kommunalkredit Public Consulting GmbH (KPC) or other federal or state environmental funding agencies due to thematic priorities.
- The company is located in a tourist municipality in accordance with the Styrian Tourism Act as amended.
- Only commercial hotel and gastronomic businesses and special leisure businesses (campsites, snowmaking facilities) are eligible to apply.

Applying:

- Applications for follow-up funding must be submitted directly to the Province of Styria.

The direct link to the product on our website:

<https://www.oeht.at/produkte/erp-tourismuskredit-ab-eur-1-mio/>