

ERP tourism loan up to EUR 1 000 000

Who

Companies in the tourism and leisure industry

What

Small to medium-sized investments (subject to capitalisation) in fixed assets.

How

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

Financing volume

EUR 10 000 to EUR 1 000 000
(up to 100 % of the costs eligible for funding)

ERP tourism loan up to EUR 1 000 000 in detail

Funding

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

Requirements

The personal and material conditions are as follows:

- Natural persons, legal entities and other companies
- Companies in the tourism and leisure industry
- Companies located in Austria
- membership of the Austrian Economic Chambers (Wirtschaftskammer Österreich, WKO) in the federal tourism and leisure industry
- Economically stable business with a sustainable and coherent operating concept
- Financially viable project realisation

Project

Investments in fixed assets between EUR 10 000 and EUR 1 000 000
Financing volume up to 100 % of the costs eligible for funding

Guarantee

- Main bank has 100 % guarantor/payer liability,
or
- OeHT has 80 % liability and the main bank has 20 % guarantor/payer liability

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.

Important notes

- It is recommended that the application be submitted via the main bank.
- Separate interest-rate conditions for founders
- Costs incurred prior to submitting an application cannot be subsidised.

Your contact person at the OeHT

Mario Klaffl
T +43 1 515 30-76
klaffl@oeht.at

Christoph Bodlaj
T +43 1 515 30-57
bodlaj@oeht.at

The direct link to the product on our website:

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

Additional funding to the ERP tourism loan up to EUR 1 000 000 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-bis-eur-1-mio/>

Additional funding to the ERP tourism loan up to EUR 1 000 000 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-bis-eur-1-mio/>