

OeHT liabilities for ERP tourism loans and main bank financing

Who

Small and medium-sized companies (SMEs) in the tourism and leisure industry

What

Capitalisable investments in fixed assets, business start ups and acquisitions, financial restructuring

How

Guarantee of 80 % maximum of the debt capital made available

Liability amount

EUR 100 000 - EUR 4 000 000 (For young entrepreneurs and ERP tourism loans up to EUR 1 million, the minimum thresholds laid down in the respective directives apply.)

OeHT liabilities for ERP tourism loans and main bank financing in detail

Funding

Liability for new debt capital of 80 % max. of the loan volume in accordance with the liability directive.

Requirements

The personal and material conditions are as follows:

- natural and legal persons and other companies;
- small and medium-sized enterprises in the tourism and leisure industry;
- companies located in Austria;
- genuine membership of the Austrian Chamber of Commerce of the federal tourism and leisure industry;
- valid lease agreement with the lessee/operator group. Both founders and providers must fulfil the SME characteristics;
- the applicant for funding must be both objectively creditworthy and personally creditworthy. The company must be viable and competitive;
- The company must not be in difficulty pursuant to Article 2(18) of Regulation (EU) No 651/2014.

Liability amount and duration

– OeHT liability (ERP tourism loans and main bank financing)

- the liability amount corresponds to 80 % of the new debt capital. Maximum and minimum thresholds:
EUR 100 000 – EUR 4 000 000
(for young entrepreneurs and ERP tourism loans up to EUR 1 million, the minimum thresholds laid down in the respective directives apply);
- the duration is 20 years maximum.

– OeHT liability priority area I: financial stabilisation of companies

- the liability amount usually corresponds to 80 % of the restructured loan. Maximum and minimum thresholds:
EUR 100 000 – EUR 4 000 000;
- the duration is 20 years maximum.

– OeHT liability priority area II: equity growth

- the liability amount corresponds to 80 % of the existing debt financing. Maximum and minimum thresholds:
EUR 100 000 – EUR 750 000;
- The duration is 10 years maximum.

Costs

- one-off administrative fee (as of 01.01.2026): EUR 6 861.53
- administrative fee (as of 01.01.2026): EUR 1 095,36 p.a.
- liability fee: 0.85 % p.a.

N.B.

- the OeHT liability can be used to guarantee both ERP tourism loans and main bank financing;
- the OeHT liability can be combined with young entrepreneur funding and the ERP tourism loan;
- in the case of investments, the investment priorities defined in the directive apply;
- genuine own resources of at least 25 % for new buildings.

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The direct link to the product on our website:
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