

OeHT investment loan

Who

Small and medium-sized enterprises in the tourism and leisure sectors

What

Investment of EUR 100 000 or more in fixed assets subject to capitalisation

How

Investment loan with a 10 year interest subsidy from the federal government

Financing volume

Maximum 70 % of the eligible project costs with a project volume of EUR 100 000 or more

OeHT investment loan in detail

Support

An investment loan with an interest subsidy for medium-sized and large investment projects of businesses in the tourism and leisure sectors pursuant to the federal government's Tourism Investment Directive (***Tourismus-Investitions-Richtlinie***).

Requirements

The personal and material conditions are as follows:

- Natural persons, legal entities and other companies
- Small and medium-sized enterprises (SMEs) in the tourism or leisure sector
- Company located in Austria
- Valid membership of the Federal Tourism and Leisure Division (Bundessparte Tourismus und Freizeitwirtschaft) of the Austrian Economic Chambers (Wirtschaftskammer Österreich, WKO)
- Valid lease agreement involving a tenant/operator Both the founder and the operator meet the definition of an SME
- Economically stable business with a sustainable and coherent operating concept
- Financially viable project realisation
- Energy certificate not older than 3 years
- Maximum additional base ceiling of 25 % relative to the portfolio (compensatory measures may be taken into account)
- Medium to large investments in fixed assets are eligible for funding, to the extent that only investments that are capitalised in the balance sheet of the funding recipient can be funded
- The undertaking must not be in difficulty within the meaning of Article 2(18) of Commission Regulation (EU) No 651/2014

Project

- Investment of EUR 100 000 or more in fixed assets subject to capitalisation (maximum loan amount: EUR 5 000 000)

Assurances

- Borrower's bank has 100 % guarantor/payment liability
- OeHT mortgage:
 - 1 year default probability of borrower (OeHT pd) < 1.5 %
 - Loan-to-value limit of no more than 50 % (including additional security deposit) of the earning-capacity value determined by the OeHT
 - First-rank mortgage collateralisation in first-rank encumbrance in favour of the OeHT
 - Approval by the OeHT's committees

Maturity and conditions

Two maturity models:

- 1.5 years redemption-free + 18 semi-annual instalments
- 1.5 years redemption-free + 28 semi-annual instalments

Interest:

3 month Euribor (zero floor) + current rate of 1.85 % p.a.*

*For the first 10 years, the federal government grants an interest subsidy of 2 % p.a. on the basis of a 10-year subsidy plan.

Please note that this condition is subject to market-dependent interest-rate fluctuations and is continually adjusted by the OeHT.

Costs

- Processing fee:
 - Loan volume < EUR 350 000 (as of 01.01.2026): one-off EUR 5 348.62*
 - Loan volume > EUR 350 000 (as of 01.01.2026): one-off EUR 7 009.84
 - Management fee(as of 01.01.2026): EUR 518.20 p.a.
- *Cost absorption possible as additional funding from the BMAW

Important notes

- It is recommended that the application be submitted via the potential borrower's bank.
- Costs incurred prior to submitting an application cannot be funded.
- Purchases of land are not eligible for funding.
- Genuine own funds of at least 25 % required for new builds.
- As a general rule, planning costs are eligible for funding if they were incurred after the application was submitted or after the planning was commissioned.

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The direct link to the product on our website:

<https://www.oeht.at/produkte/oeht-investitionskredit/>

Follow-up funding for the OeHT investment loan 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 BMWET (*Tourismus-Investitions-Richtlinie des BMWET*) 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.

The direct link to the product on our website:

<https://www.oeht.at/produkte/oeht-investitionskredit/>

Follow-up funding for the OeHT investment loan Carinthia

One-off subsidy in the amount of 10 % of the costs eligible for funding.
The eligible costs must be at least EUR 100 000(maximum subsidy amount: EUR 200 000)

Conditions:

- The eligibility criteria laid down in the Tourism Investment Directive, as amended, and/or the Carinthian Economic Assistance Fund's (Kärntner Wirtschaftsförderungs Fonds, KWF) [Tourismus KMU.Invest](#) product, apply.

Applying:

- The follow-up funding can be applied for as part of an application to the OeHT in the [OeHT customer portal](#).

The direct link to the product on our website:
<https://www.oeht.at/produkte/oeht-investitionskredit/>

Follow-up funding for the OeHT investment loan Lower Austria

A one-off subsidy whose amount is determined following an assessment of the circumstances.

Conditions:

- The eligibility criteria laid down in the Tourism Investment Directive, as amended, apply.

Applying:

- The follow-up funding must be applied for directly to the province of Lower Austria.

The direct link to the product on our website:

<https://www.oeht.at/produkte/oeht-investitionskredit/>

Follow-up funding for the OeHT investment loan Upper Austria

One-off subsidy in the amount of 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
- The OeHT's points system according to Annex 3 of the Directive
- Provincial priorities in accordance with the Regional Tourism Strategy for Upper Austria (***Landes-Tourismusstrategie Oberösterreich***) 2028

Applying:

- The follow-up funding must be applied for directly to the province of Upper Austria.

The direct link to the product on our website:

<https://www.oeht.at/produkte/oeht-investitionskredit/>

Follow-up funding for the OeHT investment loan Salzburg

Currently not available

The province of Salzburg has suspended follow-up funding for OeHT loans for 2026.

The direct link to the product on our website:
<https://www.oeht.at/produkte/oeht-investitionskredit/>

Follow-up funding for the OeHT investment loan 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/oeht-investitionskredit/>

Follow-up funding for the OeHT investment loan Tyrol

A one-off subsidy whose amount depends on the focus of the investment.

Conditions:

- The following investment focuses are supported:
- restructuring, takeover or improved accessibility in the hotel industry
- quality improvement at small accommodation establishments
- improvements in catering service offerings
- Tyrolean inns
- human-resources infrastructure
- tourist infrastructure facilities
- digitisation

Applying:

- The follow-up funding must be applied for directly to the province of Tyrol. [Link to the portal](#)

The direct link to the product on our website:

<https://www.oeht.at/produkte/oeht-investitionskredit/>