

Rental guarantee

Renting without bank deposit /



Tenants usually need to offer a surety to the landlord in the form of a bank deposit of up to three months' rent when they sign a lease. But now, anyone who doesn't have such a large amount or prefers not to have it tied up for years can opt for a rental guarantee from AXA as a convenient alternative.

More financial freedom

With a rental guarantee from AXA you have free access to your savings instead of having to deposit the amount for the full duration of the lease. AXA undertakes to pay your landlord any justified claims, such as tenant damage or unpaid rental fees, and it then bills you for the amount.

A rental guarantee from AXA is not an insurance but a type of surety, for which you pay an annual premium. It also allows you to benefit from favorable terms and discounts.

Fair and simple

The annual premium for the rental guarantee from AXA comes to 4% of the required security amount.

No additional costs apply:

- No initial fees
- Free adjustments if you change your lease or landlord
- Can be terminated at any time, whereby the prorated unpaid amount of the annual premium is refunded

Affordable annual premium

Combination discount

Can be terminated at any time

Sample calculation

Monthly rent of CHF 2,000, three months' rent as surety

Required amount: (Without the rental guarantee, this would have to be deposited with the bank.)	CHF 6,000
Costs with a rental guarantee from AXA: (Personal liability insurance from another provider) Annual premium: 4% of the required amount Plus 5% federal stamp duty	CHF 240
Costs with a rental guarantee from AXA and a 10% combination discount: (Personal liability insurance with AXA) Annual premium: 3.6% of the required amount Plus 5% federal stamp duty	CHF 216

Combination discount and service advantage

You must have personal liability insurance in order to qualify for a rental guarantee from AXA. If you are insured with AXA, you will get a 10% discount on your annual premium for the rental guarantee. In addition, AXA automatically clarifies if your personal liability insurance covers damage by the tenant.

Conversion of a bank deposit

If you already have a custody account, you can, with the landlord's agreement, take out a rental guarantee from AXA at any time. Your landlord will then initiate payment of the amount from your custody account.

Quick procedure

1. Apply for a rental guarantee from AXA with your advisor or online at www.axa.ch/rental-guarantee.
2. You will receive confirmation immediately.
3. The landlord receives the surety within two working days.

Also in the interest of landlords

- Same security as with a bank deposit
- Surety for the landlord within two days
- The tenant has personal liability insurance

For landlords, a rental guarantee from AXA offers the same security as a traditional custody account with a bank. The surety reaches the landlord two working days after the tenant signs the agreement. This also provides certainty that the tenant has personal liability coverage.

AXA issues payment immediately in case of a claim, for example from unpaid rent or damage to the apartment. For this, the signatures of the tenant and the landlord are needed.

This document is for information purposes only and not binding.

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