**Basler Kantonalbank**

# How to make payments using the construction loan

## Step-by-step guide to transfers

The tradesperson sends their invoice directly to you or the architect

You or the architect/construction manager forward(s) a copy of the tradesperson's invoices and the recap form to your client advisor. The recap form must be duly signed by you and the construction manager/ architect.

**E-Banking option –** this is the standard
You or the architect enter(s) the payment order

**Payment slip option –** this is an exception
The architect prepares the payment order, lists the payments by building cost classification number and sends the order with the completed payment slips and the payment order Plus to you.

**E-Banking option**
You sign the architect's payment order in E-Banking

**Payment slip option**
You or the construction manager sign(s) the payment order

**E-Banking option**
You sign the payment order in E-Banking and send the recap form or the status of the building costs, incl. copies of invoices from tradespeople, to us

**Payment slip option**
You sign the payment order and forward it to us, together with the payment order Plus, the payment slips and the recap form or the status of the building costs, incl. copies of the invoices from the trades-people

We review the signatures and the payment order and execute the payment or approve the order

## [Flow diagram]

- Trades-people's invoices
- Payment order
- Review of payment order
- Approval of the payment order
- Bank

## What you need

- E-Banking contract for architects
- "Recap of construction loan" form, accessible at: www.bkb.ch/baukredit
- Payment order with payment slips and copies of invoices (always sent to you for forwarding to us)

**You must immediately submit changes to the building cost classification to us.**

- Sufficient account balance or sufficient balance on the construction loan account
- No exceeding the construction loan limit
- No exceeding the building costs (building cost classification no.) specified in the cost estimate
- Submission of regular building cost controls and building cost forecasts by the architect to us

The conditions are valid at the time of going to press. Subject to change.