Sygnum Bitcoin Lombard Loans

Sygnum Lombard loans give professional and institutional clients access to liquidity without selling their Bitcoin (BTC). By pledging BTC, clients can borrow fiat currencies while maintaining full exposure to the upside potential of their Bitcoin holdings.

Key features

- Loan currencies offered in CHF, EUR and USD
- Accessible via Sygnum's platform, API or relationship managers
- Institutional-grade custody with full on-chain segregation of assets, bankruptcy remote and off-balance sheet
- Fast access: Sygnum clients can use their Lombard loan within 24 hours of requesting it*
- Flexible structure: overdraft facilities can be drawn, repaid, and drawn again at any time, provided collateral requirements are maintained. Interest is charged on daily balances

Risk considerations

Bitcoin is volatile, and pledged collateral may fluctuate significantly. If values fall below thresholds, clients may be required to provide additional collateral or risk liquidation of pledged assets. Loan obligations remain regardless of market conditions.

How it works

Clients deposit their Bitcoin into Sygnum's institutional-grade custody, where they are held bankruptcy remote and off-balance sheet. Once the loan is approved, the agreed fiat currency is made available directly in the client's corresponding fiat account in the form of an overdraft limit. The pledged assets remain in the client's name while serving as security for the facility.

Benefits

- Access liquidity without selling
- Maintain ownership of pledged Bitcoin throughout the loan period
- Institutional-grade custody in a fully regulated Swiss bank
- Loan structures aligned with Swiss banking standards and governance
- Trusted solution provided by a global digital asset banking group

Why Sygnum

Sygnum is a global digital asset banking group and holds a banking licence from the Swiss Financial Market Supervisory Authority (FINMA). Its Lombard loans combine traditional banking security with Bitcoin, enabling clients to put their Bitcoin to work with complete trust.

Sygnum has a proven track record in digital asset lending. In 2024, it arranged the industry's first USD 50m Bitcoin-backed syndicated loan to Ledn, and in 2025 acted as Lead Arranger for its refinancing, with part of the facility tokenized via Sygnum's Desygnate issuance platform.

Get a Lombard loan

Get started with your Sygnum account in 15 minutes
Fast, easy, 24/7 mobile-friendly onboarding with digital ID verification and dedicated support.

*Lombard loan setup time for individual cases might vary with non-standard

SYGNUM

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