Save more time and money for living.

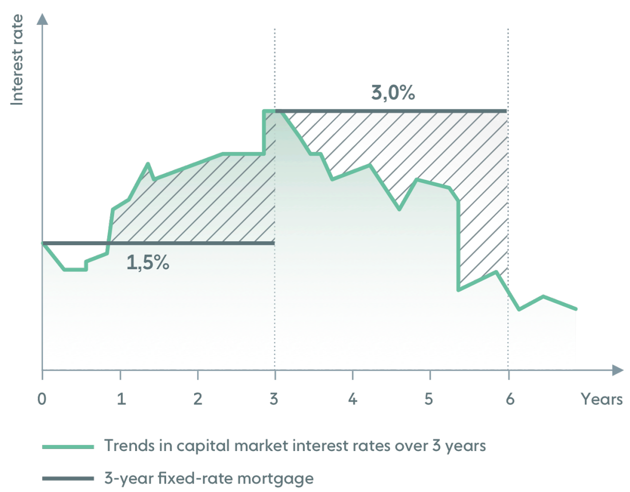
Benefit from our key4 mortgages.

Are you looking for a mortgage tailored to your exact needs? Our key4 fixed-rate and key4 SARON mortgages – or a combination thereof – offer you the right financing solution for your home.

key4 fixed-rate mortgage

Do you want to budget your interest rate costs precisely and avoid surprises? With our key4 fixed-rate mortgage, you know the exact interest rate that will apply for the whole term of the mortgage.

key4 fixed-rate mortgage in brief
With our key4 fixed-rate mortgage, a fixed interest rate applies for a fixed term of between 1 and 15 years, allowing you to secure a low interest rate for a lengthy period. The mortgage term is fixed, during which you are protected against rising interest rates, though you won't benefit if rates fall.



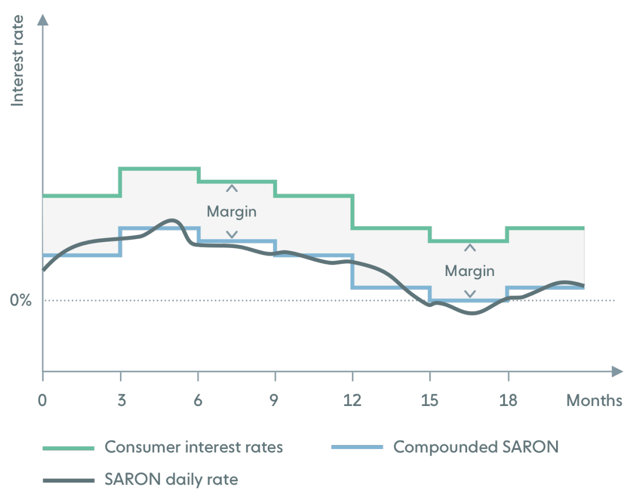
For illustration purposes only

key4 SARON mortgage

Are you looking for flexible financing for your home? Do you follow the financial markets and are you willing to accept short-term interest rate fluctuations? With our key4 SARON mortgage you benefit from really attractive interest rates.

key4 SARON mortgage in brief
The key4 SARON mortgage has a variable interest rate and does not run for a fixed term. The interest rate comprises the SARON Compound rate plus an agreed fixed margin. The interest rate is determined on the penultimate day of the interest period.

SARON and SARON Compound explained
SARON (Swiss Average Rate Overnight) is an overnight rate valid for the interest period from the current day until the following morning. To avoid having to pay interest every day, key4 offers interest periods of three months. To determine the interest rate for the relevant period, SIX offers the reference interest rate as a "SARON Compound" rate. This is calculated from the average of daily compounded SARON interest rates. The SARON Compound rate can never be less than zero.



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key4 by UBS

Product facts

Titel	key4 fixed-rate mortgage	key4 SARON mortgage
Interest rate	Fixed: as laid down in the contract	Variable: SARON Compound rate + margin
Period	Fixed term (1 to 15 years)	No fixed term
Billing period	3 months, starting at end of each quarter[1]	3 months, starting at end of each quarter[1 2]
Use	For financing of single-family and two-family houses and condominiums by private individuals	For financing of single-family and two-family houses and condominiums by private individuals
RepaymentsTerminati	Contractually agreed	Contractually agreed
on / ordinary cancellation	Automatically at the end of the agreed term without the need to give notice	Ordinary notice period of 13 months by either side
Change of product	At the end of the term a change of product is possible	Possibility of switching to a fixed-rate mortgage
Benefits	■ Foreseeable costs thanks to a fixed interest rate ■ Protection against rising interest	■ Attractive, Swiss base rate in line with the market ■ Unlimited contract term
Risks	■ No benefit when rates fall ■ Potentially higher interest rate environment on maturity	■ Fluctuating interest rates mean less planning reliability ■ Money market mortgage with a variable interest rate ■ Possibility to change the interest rate at short notice

[1] If the mortgage is paid out during a quarter, the first billing period runs from the date of payout until the end of the quarter.
[2] The amount of interest to be paid may only be calculated one day before the end of the billing period and may differ from the prior period.

key4 financing tip

To minimize the risk of a change in interest rates, a mix of several different mortgage types with different terms can be worthwhile. This reduces the risk of fluctuating interest rates. Different mortgage periods prevent the need to modify the entire financing arrangement should interest rates change unfavorably.

In addition, with UBS you can combine offers from different providers, allowing you to benefit simultaneously from one provider's low-cost variable-rate mortgage and another's attractive fixed-rate mortgage.

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For all your questions

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