

Mortgages for investment properties

Attractive offers from Swiss investors



On key4 you receive attractive mortgage financing offers from investors looking to invest in the Swiss real estate sector.

Are you looking for a mortgage for your investment property? If so, key4 is the perfect platform for you. It gives you access to multiple mortgage offers from different investors. You then choose the financing offer that best suits your needs.

Many attractive offers

The bidding process between different investors ensures a broad range of attractive financing offers and enables you to benefit from better conditions. You can then choose the offer that best suits your needs.

Transparent mortgage brokerage costs

The review and structuring of your financing request is free of charge and does not require any commitment on your part. Only after a loan agreement is concluded will you pay a one-time fixed mortgage brokerage fee.

Your point of contact remains UBS

UBS advises and supports you in structuring your financing request. After you select one of the offers on key4, you conclude the loan agreement directly with the investor. UBS remains your point of contact for the full term of the loan.

How to get a mortgage via key4

After signing a framework mandate agreement, you will have free access to the key4 platform. To inquire about financing to buy or refinance an investment property, contact your UBS client advisor. They will provide you with a list of all the necessary documents, structure the loan for you and initiate the valuation of the property. They will then draw up via the key4 platform. The investment dossier and make it available to all potential investors via the key4 platform, who each consider the mortgage financing request separately. The decision on which offer to accept is yours. Only when you choose an offer will a loan agreement be concluded between you and the investor.

UBS will then see to managing your mortgage, in the way that you've come to expect from us.

Is your property suitable for key4?

Mortgages that meet the following requirements are financed via the key4 platform:

Dimensions	Platform criteria
Object	
Category	Residential buildings and real estate with commercial use
Quantity	One financing object per request (incl. joint collateral)
Borrower	
Status	Legal entities and individuals
Financing	
Purpose	Purchase or refinancing of existing real estate
Structur	Fixed interest loan or fixed interest loan with SARON mortgage
Additional coverage	Mortgage notes (incl. first rank competition), additional collaterals: joint and several guarantee, assignment of rental payments, bank account pledge
Loan amount	From CHF 1.0 million
Lending limit	Depending on property usage and purpose of financing
Term	From 2 – 20 years, combinable with SARON mortgage

If your property or financing requirements are not compatible with key4, we'll be glad to offer you one of our classic UBS financing solutions.

What's different at key4?

For you as a borrower, the processes change little compared with conventional UBS mortgage loans. The details are listed in the framework mandate agreement, that needs to be signed. Here are some of the points:

Disclosure

Your details are passed on to a limited group of investors (e.g. Swiss pension funds). However, data is only provided to investors affiliated with the platform after they've expressed their interest in providing you with financing on the basis of an anonymous credit inquiry. Data confidentiality is subject to a restrictive agreement which the investor must sign.

Timing

As soon as your financing request is on the platform, you'll receive multiple offers from the investors after three working days. You then have a further three working days to make your decision.

Contract

You will conclude your loan agreement directly with the investor whose offer you choose. All lenders are subject to the same contractual terms and conditions stipulated by UBS.

Possible adjustments

You can make changes to the contract or switch to a different product by agreement with the investor. Your client advisor will be happy to help.

Costs

The key4 platform offers you attractive financing conditions. A one-time mortgage brokering fee is required to benefit.

The main advantages at a glance

- ✓ Several financing offers with attractive conditions
- ✓ You are free to choose the financing offer and lender
- ✓ Comprehensive loan contracts with chosen investor(s)
- ✓ Transparent fee structure with no hidden costs
- ✓ Your UBS client advisor remains your contact person for all matters

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