

# key4: Achieve attractive returns

Access to Swiss mortgages for owner-occupied residential property



Are you an institutional investor looking to invest in Swiss mortgages? If so, key4 is perfect for you. The platform connects you with those seeking mortgage financing for owner-occupied residential property.

The key4 mortgage platform gives you access to investments in the form of mortgage loans for Swiss owner-occupied and vacation properties. UBS acts as an intermediary, reviews the loan application, brokers the mortgage at your expense and handles the administration for the duration of the loan.

## Attractive investment opportunities

Mortgage loans are an interesting alternative to fixed-interest loans and boast an attractive risk-return profile. As an investor, you specify what interest rates and terms you wish to offer. You can therefore optimize the maturity spread within your portfolio.

## One mortgage – multiple investors

The innovative multi-lender concept offers borrowers the opportunity to split mortgage tranches between several investors. The opportunity to split mortgage tranches between several investors. This not only increases flexibility for the borrower, but also improves your diversification options as an investor and makes it more likely that a loan will be agreed. UBS remains the sole contracting partner for investors and borrowers. sole contracting partner for investors and borrowers.

## A carefree package

Key4 enables you as an investor to benefit from our comprehensive market expertise and extensive experience with mortgage loans. Both the real estate and the client's loan request are reviewed and evaluated on an automated basis according to strict UBS guidelines. We also take care of the management for the duration of the loan including the management for the duration of the loan, including the administration of mortgage certificates and monitoring of interest and amortization payments. UBS is also an active lender on the platform, meaning you can

be certain that the loan application has been reviewed very carefully.

## Transparent costs

Based on the financing volume, quarterly transaction and servicing fees are charged, the latter to cover our expenses for loan management and monitoring.

## Investment opportunities

The platform makes it possible to invest in Swiss mortgages that meet the following criteria:

Dimensions	Platform criteria
<b>Object</b>	
Self-occupied property	Self-occupied residential property (incl. luxury & buy-to-let properties) in Switzerland
Holiday property	Holiday properties in Switzerland
<b>Borrower</b>	
Domicile	Domicile in Switzerland
Quantity	Max. 2 borrower per mortgage
<b>Financing</b>	
Business types	New mortgage, prolongation, mortgage increase
Structur	Max. 3 tranches
Additional coverage	Pillar 3a assets admitted as additional collateral
Lending limit	Min. CHF 100'000 per mortgage and tranche
Loan amount	Max. 85% resp. 64% for luxury & buy-to-let properties
Term	SARON-mortgages; Fixed-mortgages from 1 to 15 years (+ max. 18 months forward)

### How do you finance residential properties and vacation homes on key4 by UBS?

After signing the contract, you can connect to the investor portal via UBS Digital Banking. On the online platform, you can create investment profiles and define pricing tables. Using an automated matching engine, we then find mortgages that match your investment requirements. Process:

- 1 Entry and processing of investment profiles and price tables
- 2 Review of financing requests and loan decision by UBS
- 3 Automatic comparison of financing parameters with the investment profiles of investors (including UBS) and, in the event of a match, submission of an offer on key4, the mortgage platform for borrowers
- 4 Review of offers by the borrower who then decides whether to take out the loan
- 5 If a loan is agreed, preparation and signing of the contract and payout of the mortgage by UBS

### Investor reporting

You will receive a comprehensive monthly report with an overview of the loan portfolio, an evaluation of borrowers' payment behavior and other servicing details.

### How do you become an investor on key4?

Are you an institutional Swiss investor capable of assessing credit risks? Then you meet the requirements for investing on key4.

### The main features at a glance

- ✓ Access to mortgages for owner-occupied residential property in Switzerland
- ✓ Attractive risk-return profile
- ✓ Flexibility regarding the investment amount, the interest rate and the loan term
- ✓ Attractive multi-lender approach
- ✓ Transparent costs and fees, which are only payable if a loan is agreed

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### For all your questions

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