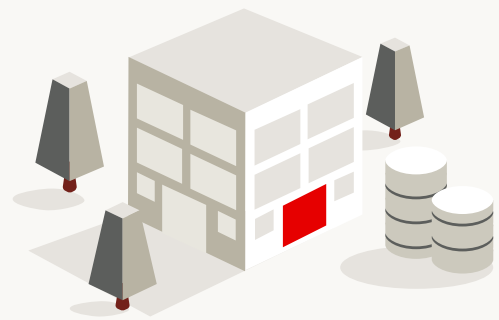


Achieve attractive returns

Access to Swiss mortgages for investment properties



Are you an institutional investor looking to invest in Swiss mortgages? If so, UBS key4 mortgages is perfect for you. The platform connects you with those seeking mortgage financing for investment properties.

The UBS key4 mortgages mortgage platform gives you access to investments in the form of mortgage loans for Swiss investment properties. UBS acts as an intermediary and handles the administration for the duration of the term.

Attractive investment opportunities

Mortgage loans on Swiss investment properties are an interesting alternative to fixed-interest loans and boast an attractive risk-return profile. As an investor, you determine the interest for a given mortgage financing request and can choose between different terms. You can therefore optimize the maturity spread within your portfolio.

A carefree package

As an investor, you benefit from our comprehensive market expertise and extensive experience with mortgage loans: our property and loan experts review and evaluate the real estate and the client's wishes according to strict UBS criteria. You then carry out an independent examination of the mortgage financing request and submit an offer if you are interested. If the offer is accepted, we will take care of the management for the duration of the loan, including the administration of mortgage certificates and monitoring of interest and amortization payments. UBS is also involved in the bidding process, so you can be certain that the loan application has been reviewed very carefully.

Transparent costs

For every loan agreed, you pay a transaction-based fixed fee and a volume-based quarterly servicing charge. The latter covers our expenses for loan management and monitoring.

Investment opportunities

The UBS key4 mortgages platform makes it possible to invest in Swiss mortgages that meet the following criteria:

| 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 | Up to 75%, for commercial use up to 66% |
| Term | From 2 – 20 years, combinable with SARON mortgage |

How do you finance investment properties with UBS key4 mortgages?

After signing the contract, you can connect to the investor portal via UBS E-Banking. You can then start reviewing and bidding for investment opportunities straight away on the online platform.

The bidding process is clearly structured:

- 1 We will inform you via text message or email that a new financing request is online.
- 2 If you are interested, you can access a detailed dossier on the property and the loan applicant.
- 3 After reviewing the financing request, you have three working days to submit a concrete offer online.
- 4 After receiving the offers, the borrower has three days to make their decision.
- 5 As the investor, you'll be notified automatically via text message or email about the auction result and can stay informed about it online.
- 6 If a loan is agreed, we coordinate the drafting and signing of the contract as well as the payout of the mortgage.

Investor and pricing reporting

You will receive a comprehensive monthly report with an overview of the loan portfolio, an evaluation of borrowers' payment behavior, servicing details and information about the historically best prices on the platform.

How do you become an investor


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

The main features at a glance

- ✓ Access to mortgages for investment properties in Switzerland
- ✓ Attractive risk-return profile
- ✓ Flexibility in granting the loan, the interest rate and the term
- ✓ UBS acts as a broker and handles the administration for the duration of the loan
- ✓ Transparent costs and fees, which are only payable if a financing offer is accepted

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