

Benefit from our UBS key4 mortgages

Our product offer for financing your investment property



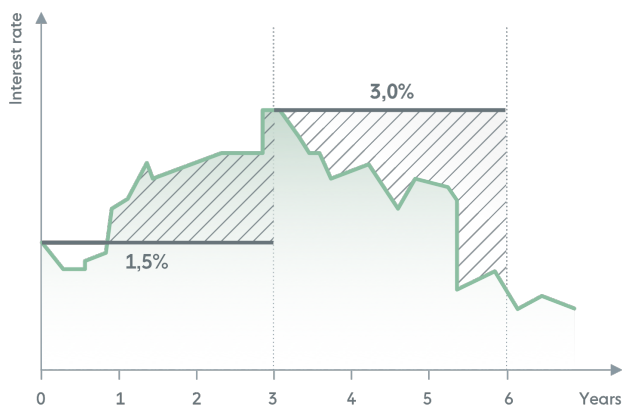
Are you looking for a mortgage tailored to your exact needs? Our fixed-rate and SARON flex mortgages – or a combination of both – offer you the right financing solution for your investment property via our platform.

UBS key4 fixed-rate mortgage

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

In brief

With our fixed-rate mortgage, a fixed interest rate is agreed for a set term of 2 to 20 years, allowing you to secure a low interest rate over several years. The term is fixed, during which time you are protected against rising interest rates, though you won't benefit if rates fall.



— Trends in capital market interest rates over 3 years
— 3-year fixed-rate mortgage

for illustration purposes only

UBS key4 saron flex mortgage

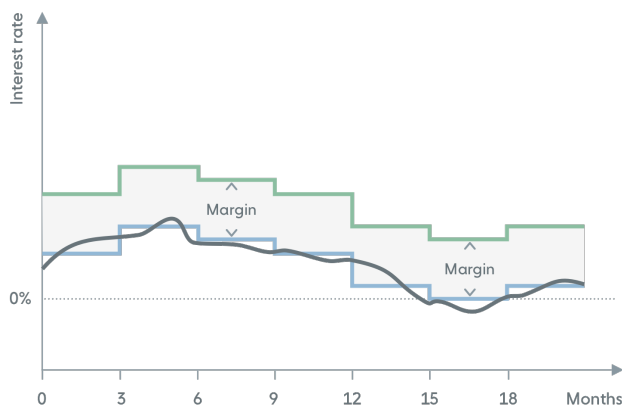
Are you looking for financing more flexible than the fixed-rate mortgage? Do you follow the financial markets and are you willing to accept short-term interest rate fluctuations? Then combine your a fixed-rate mortgage with a SARON Flex mortgage and benefit from especially attractive interest rates.

In brief

The SARON Flex mortgage can be taken out in addition to a fixed-rate mortgage. The SARON Flex mortgage has a variable interest rate and an unlimited term. The interest rate comprises the Compounded SARON, plus an agreed fixed margin, and is determined on the penultimate day of the interest period.

SARON and the Compounded SARON rate explained

SARON (Swiss Average Rate Overnight) is an overnight rate valid for the interest period of the current day until the following day. To avoid having to pay interest every day, UBS key4 mortgages offers interest periods of three months. To determine the interest rate for the relevant period, SIX offers the reference interest rate "SARON Compounded rate." This is calculated from the average of daily SARON interest rates. The Compounded SARON rate can never be less than 0.



— Consumer interest rates — SARON daily rate
— Compounded SARON

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To the products

	fixed-rate mortgage	SARON Flex mortgage
Interest rate	Fixed: contractually agreed	Variable: SARON Compound rate + margin
Period	Fixed term (2 to 20 years)	No fixed term
Billing period	3 months, starts at the end of each quarter ¹	3 months, starts at end of each quarter ^{1 2}
Use	For financing completed and rented apartment buildings, office and commercial buildings as well as mixed properties, held by natural and legal persons	For financing completed and rented apartment buildings, office and commercial buildings as well as mixed properties, held by natural and legal persons
Repayments	Contractually agreed	Contractually agreed An extra one-off repayment can be made once per quarter
Termination / ordinary cancellation	Automatically at the end of the agreed term without the need to give notice	Ordinary notice period of 1 month for the borrower and 13 months for the investor respectively
Change of product	At the end of the term, a change of product is possible	Possibility of switching to a fixed-rate mortgage with consent of financing investor ³
Benefits	<ul style="list-style-type: none"> ✓ A fixed interest rate ensures foreseeable costs ✓ Protection against rising interest rates 	<ul style="list-style-type: none"> ✓ Attractive, Swiss base rate in line with the market ✓ Indefinite term of contract with flexible repayments
Risks	<ul style="list-style-type: none"> — No advantage when rates fall — Potentially higher interest rate environment on maturity 	<ul style="list-style-type: none"> — 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 can only be calculated one day before the end of the billing period and may differ from the prior period.

³ Mortgage with the same maximum term as the fixed-rate mortgage already concluded.

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