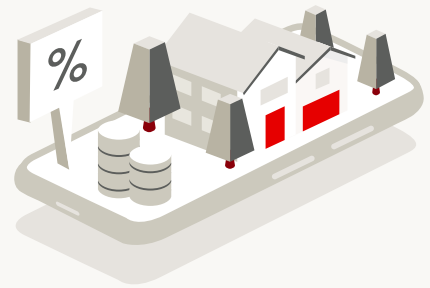


Save more time and money for living.

Benefit from our UBS key4 mortgages



Are you looking for a mortgage tailored to your exact needs? Our UBS key4 fixed-rate mortgage and UBS key4 saron mortgage – or a combination of both – provide you with the right financing solution for your home.

Fixed-rate mortgage

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

In brief

With our fixed-rate mortgage, a fixed interest rate is agreed 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.

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 can benefit from really attractive interest rates.

SARON mortgage in brief

The UBS 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.

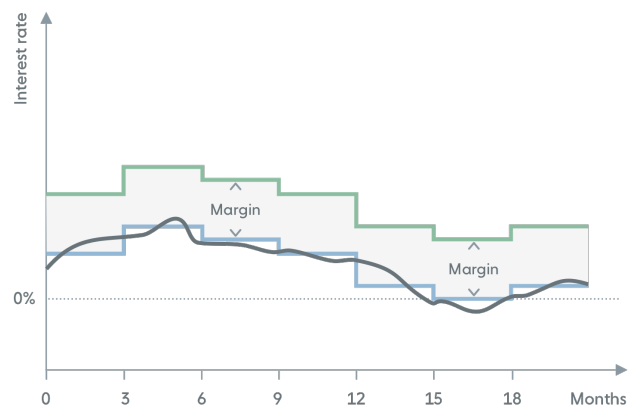
SARON and SARON Compound explained

SARON (Swiss Average Rate Overnight) is an overnight rate valid for the interest period 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 as a "SARON Compound" rate. This is calculated from the average of daily SARON interest rates. The SARON Compound rate can never be less than zero.



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

For illustration purposes only



— Consumer interest rates — SARON daily rate
— Compounded SARON

For illustration purposes only

Product facts

Title	UBS key4 fixed-rate mortgage	UBS key4 saron mortgage
Interest rate	Fixed: contractually agreed	Variable: SARON Compound rate + margin
Period	Fixed term (1 to 15 years)	No fixed term
Billing period	3 months, starting at payout of loan in each case	3 months, starting at end of each quarter ¹
Use	For financing of onefamily and two-family houses and condominiums by private individuals	For financing of onefamily and two-family houses and condominiums by private individuals
RepaymentsTerminati	Contractually agreed	Contractually agreed
Termination / 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
Main features at a glance	<ul style="list-style-type: none"> ■ Foreseeable costs due to a fixed interest rate ■ Terms from 1 to 15 years ■ Protection against rising interest rates ■ No advantage when rates fall 	<ul style="list-style-type: none"> ■ Attractive, Swiss base rate in line with the market ■ Open-ended contract dates ■ Possibility of switching to a fixed-rate mortgage ■ Fluctuating interest rates mean less planning reliability

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. The amount of interest to be paid is calculated and communicated one day before the end of the billing period.




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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