

Benefit from forward financing on construction completion with UBS key4 mortgages

Our mortgage offering for the consolidation of your UBS construction loan for investment properties



Would you like to consolidate your UBS construction loan early on during the construction phase? With forward financing on construction completion from UBS key4 mortgages, we offer you the right financing solution via our platform.

Choose the right financing

If the construction of your investment property is due to be completed in the next 11 months, you can initiate the consolidation of your UBS construction loan now with forward financing on construction completion from UBS key4 mortgages. Select a suitable financing offer via the UBS key4 mortgages platform that is made up of a fixed and a variable interest tranche (compound SARON). Forward financing on construction completion from UBS key4 mortgages takes into account unexpected events during the construction phase with special regulations. The entire amount will be paid out to you after a successful final building inspection at the agreed time.

Combine planning security and flexibility

This financing solution is based on the combination of a fixed-rate mortgage and a SARON mortgage. It provides you with both planning security and flexibility at the same time. You can freely select the desired ratio of the fixed rate and SARON tranches within the possible ranges. ¹⁾

- The **fixed-rate mortgage** has a fixed interest rate over a specified term, which protects against rising interest rates and provides costs for which you can plan.

- The **SARON mortgage** has a variable interest rate over an indefinite period and allows you to amortize the loan amount once a quarter on an extraordinary basis after the mortgage financing has been paid.

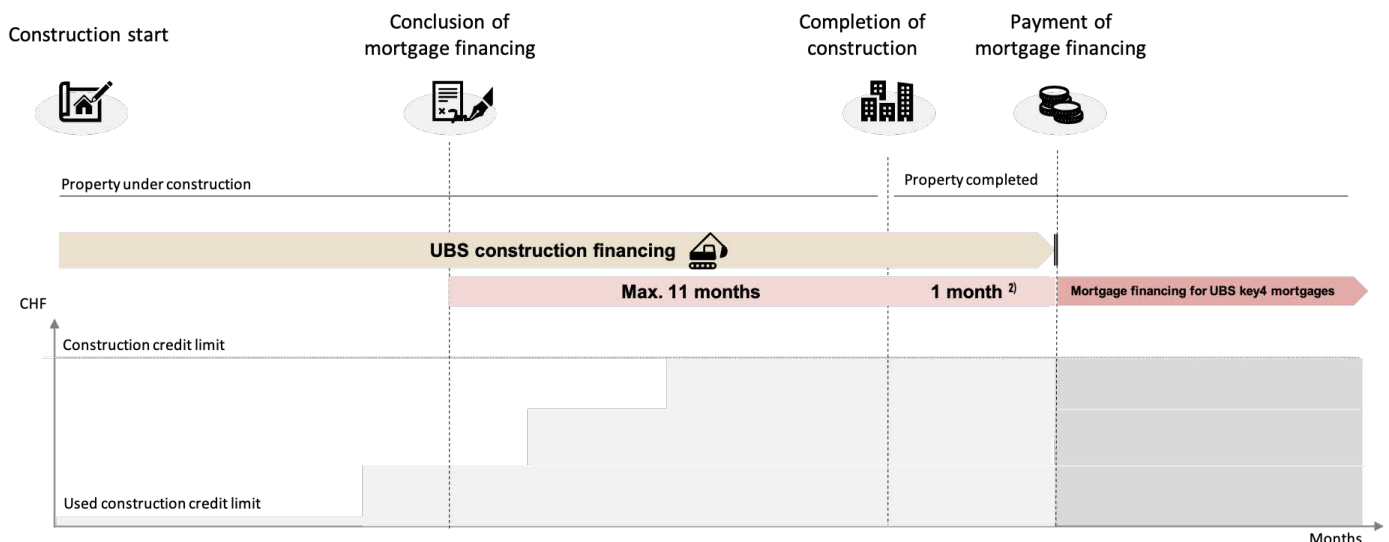
Should construction be delayed, the start of the term for the entire financing can be postponed by up to 6 months. Correspondingly, the agreed term will be reduced.

Timing of your loan payment

The consolidation of the UBS construction loan and the payment of the UBS key mortgage occurs on the agreed date, one month after the completion of work, successful building inspection and credit release.

The advantages of planning in advance

For forward financing on construction completion from UBS key4 mortgages, we recommend carefully planning your construction project as far as possible in advance. This will reduce uncertainties regarding construction costs and project duration before you start. However, should there be unexpected events (e.g., uncovered extra costs, construction delays, cessation of construction), they will then be dealt with in accordance with contractually agreed standards.



For illustrative purposes only

2) Final building inspection and credit approval

1) Within the defined ranges. Fixed-rate mortgage tranche: max. 85% SARON tranche: min. 15-50% of total financing

Product overview

Forward financing on construction completion from UBS key4 mortgages

Benefits	<ul style="list-style-type: none"> • Consolidation of your UBS construction loan can be arranged early during the construction phase • Freely selectable combination of fixed-rate and SARON mortgages • Flexible payout date (can be postponed for up to 6 months, the first 3 months are free of charge)
Risks	<ul style="list-style-type: none"> • UBS key4 fixed-rate mortgage and UBS key4 saron flex mortgage: <ul style="list-style-type: none"> • Additional extraordinary termination rights and compensation claims on the part of the lender in the event of unexpected events (e.g., in the event of uncovered additional costs, construction delays, cessation of construction) • Uncertainties related to construction costs and the construction project. Option to terminate extraordinarily in the event of significant changes in circumstances after the conclusion of the UBS key4 mortgages contract • UBS key4 fixed-rate mortgage: <ul style="list-style-type: none"> • Compensation for construction delays > 3-6 months
Suitability criteria	<ul style="list-style-type: none"> • The financing request meets generally applicable eligibility criteria for financing UBS key4 mortgages investment properties • Current UBS construction loan with max. 65% lending value • Investment property will be completed in the next 11 months • No consolidation of promotional financing, equal or subordinate financing, and/or construction projects with general and subcontractors.
Financing structure	<ul style="list-style-type: none"> • Combination of UBS key4 fixed-rate mortgage and UBS key4 saron flex mortgage • UBS key4 fixed-rate mortgage: financing proportion of max. 85% • UBS key4 saron flex mortgage: financing proportion of 15% - 50%
Interest rate	<ul style="list-style-type: none"> • UBS key4 fixed-rate mortgage: Contractually defined • UBS key4 saron flex mortgage: Compounded SARON plus margin
Intended purpose	<ul style="list-style-type: none"> • Consolidation of a current UBS construction loan with a UBS key4 mortgages forward financing on construction completion • Financing of investment properties under construction (multi-family houses, office and commercial buildings, mixed properties) held by natural and legal persons
Payment date	<ul style="list-style-type: none"> • 1 month after completion of the investment property, i.e., after a successful final building inspection and credit release • Simultaneous payment of the UBS key4 fixed-rate mortgage and UBS key4 saron flex mortgage • The start of the term can be postponed for up to 6 months. Correspondingly, the complete term will be reduced
Term	<ul style="list-style-type: none"> • UBS key4 fixed-rate mortgage: Limited term (2-20 years) • UBS key4 saron flex mortgage: Unlimited
Amortizations	<ul style="list-style-type: none"> • UBS key4 fixed-rate mortgage: Contractually agreed • UBS key4 saron flex mortgage: Contractually agreed. Extraordinary amortization possible once per quarter • In the event of a postponement of the payment date, any amortization owed in the meantime shall be forfeited.
Completion / Ordinary termination	<ul style="list-style-type: none"> • UBS key4 fixed-rate mortgage: Automatically on expiration of the agreed term without the need for termination • UBS key4 saron flex mortgage: Ordinary termination deadline of 1 month for the borrower and 13 months for the lender
Product change	<ul style="list-style-type: none"> • UBS key4 fixed-rate mortgage: After the term has expired, a change of product is possible with the agreement of the lender • UBS key4 saron flex mortgage: Changing to a UBS key4 fixed-rate mortgage after the payment of the loan is possible with the agreement of the lender ³⁾

3) With maximum term of the already concluded fixed-rate mortgage

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