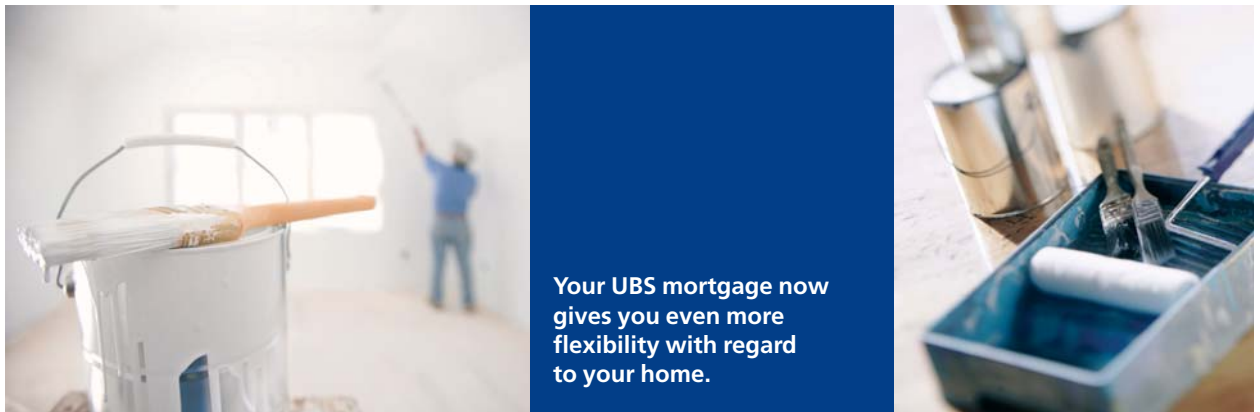


# UBS Mortgage Overdraft Facility. Exclusively for UBS mortgage clients.



Whether you need money to make renovations, extend your property or improve your cash flow situation, a UBS Mortgage Overdraft Facility can give you the financial freedom you need to turn your wishes into reality.

The UBS Mortgage Overdraft Facility is a credit limit made available to you on an account. When you use or repay the credit limit is up to you. You are free to decide when you want to take advantage of the UBS Mortgage Overdraft Facility without having to consult your UBS advisor, and you benefit from an attractive loan interest rate.

## UBS Mortgage Overdraft Facility at a glance

<i>Interest rate:</i>	<i>variable</i>
<i>Term:</i>	<i>unrestricted – can be terminated by either party at any time</i>
<i>Amount:</i>	<i>CHF 25,000 to CHF 200,000 (depending on the market value of the property)</i>
<i>Interest rate risk:</i>	<i>subject to interest rate fluctuations</i>
<i>Collateral:</i>	<i>mortgage-backed through your property</i>

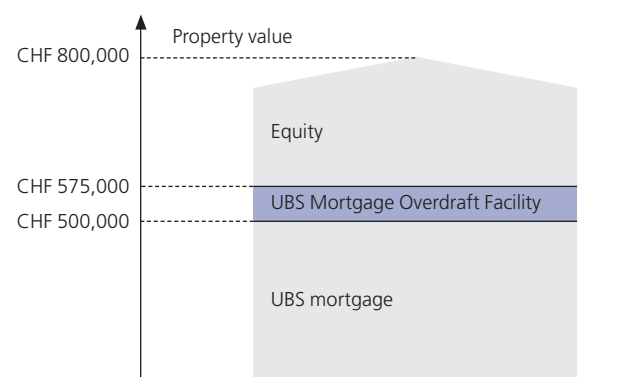
## Requirements

- You have a mortgage at UBS.
- The combined total of your mortgage and your UBS Mortgage Overdraft Facility may not exceed

80 percent of the estimated market value of your owner-occupied property (as calculated by UBS), minus the funds derived from occupational (Pillar 2) and restricted (Pillar 3a) pension schemes used to finance your mortgage.

- The funds derived from occupational and restricted pension schemes were used to amortize your mortgage financing more than two years ago.
- You have free real estate collateral in the amount of the UBS Mortgage Overdraft Facility.
- Economic viability is sufficient for both the mortgage and the UBS Mortgage Overdraft Facility.

Example of a UBS Mortgage Overdraft Facility: the property has a market value of CHF 800,000. A UBS mortgage was taken out for CHF 500,000, and CHF 75,000 is used for a UBS Mortgage Overdraft Facility.



## Possible uses

### *Renovate to preserve value*

You are planning to renovate or extend your home and starting to think about how you are going to finance it. The UBS Mortgage Overdraft Facility is an innovative and uncomplicated solution designed to meet your short-term liquidity requirements. You can pay for the cost of any renovations on an ongoing basis via your UBS Mortgage Overdraft Facility. The UBS Mortgage Overdraft Facility gives you a high degree of flexibility with regard to investments in your own home so you can use the capital you have invested to the best possible advantage in line with your specific needs.

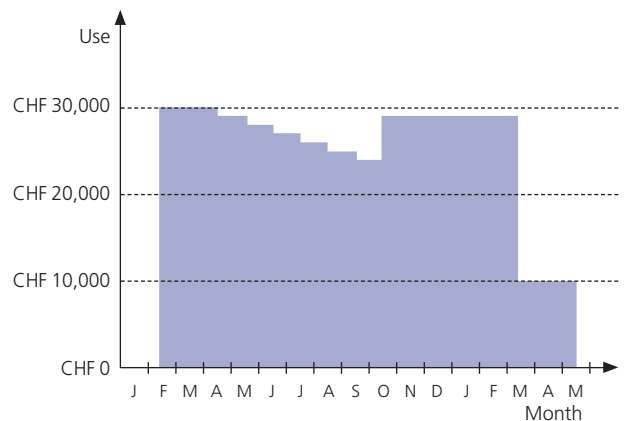
### *Increase financial liquidity*

The UBS Mortgage Overdraft Facility gives you a major reserve to fall back on should you need money unexpectedly at short notice or if you want to make vital purchases. You can take out and repay the limit at any time, thus helping you keep your long-term investment strategy on track.

Example of one way to use the UBS Mortgage Overdraft Facility:

You finance a CHF 30,000 renovation in February using a UBS Mortgage Overdraft Facility. From April

to September you pay back CHF 1,000 a month, i.e. a total of CHF 6,000. An unforeseen expense of CHF 5,000 in October forces you to dip into your UBS Mortgage Overdraft Facility once more. In March you decide to repay CHF 19,000 of the amount you have used, leaving CHF 10,000 outstanding.



## Any questions?

Further information about the current range of UBS mortgage products is available on our homepage at [www.ubs.com/hypo](http://www.ubs.com/hypo) or direct from your UBS advisor.

### The main points in brief

- You receive a current account limit backed by your mortgage, unlocking part of the equity you have invested to use as you see fit.
- You can use all or part of the UBS Mortgage Overdraft Facility at any time without having to go through your UBS advisor. You only pay interest on the loan amount you have actually used.
- By financing your investments with the UBS Mortgage Overdraft Facility, you can leave your personal, long-term investment strategy unchanged.
- The loan interest rate is variable, and you can use the limit any way you choose.



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