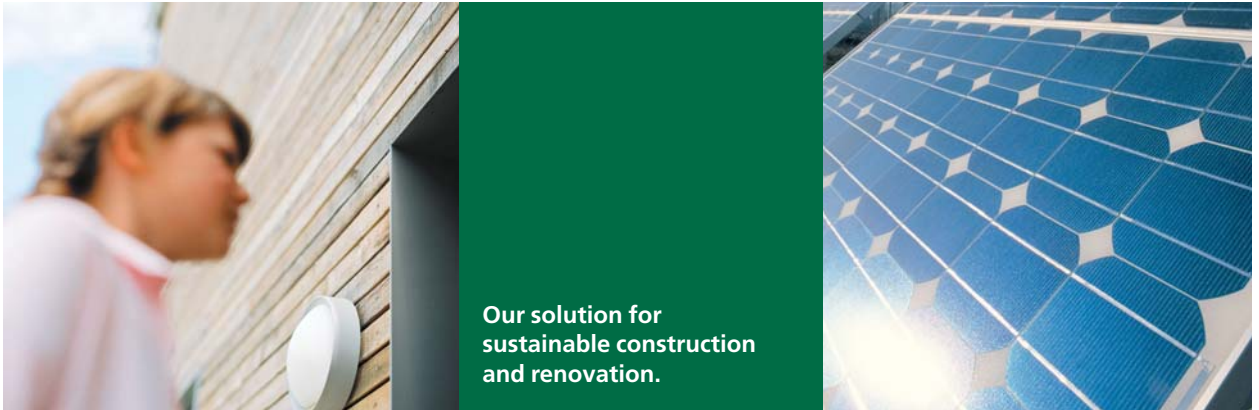


UBS “eco” Mortgage.

Taking our environment into account.



At UBS, we take fulfilling our social responsibility very seriously. As a global financial institution we believe that sustainable development and the ecological use of natural resources are an integral component of sound corporate governance, and our commitment to the environment has a long tradition. After founding the first energy unit in 1970, UBS had its global environment management system certified according to ISO 14001 in 1999. UBS has also published extensive research reports on the effects of climate change on companies and industries, and launched the UBS Global Warming Index and UBS Greenhouse Index. In addition, UBS offers numerous services and financial products taking ecological and social concerns into account.

Save and invest at the same time

With the UBS “eco” Mortgage, we provide you with another product underlining UBS’s commitment in the area of environmental protection. The UBS “eco” Mortgage promotes sustainable construction and renovation of buildings according to the Minergie standard as well as the use of solar technology. You invest directly in the sustainable development of our environment, reduce your costs by lowering energy consumption and receive an attractive interest bonus. Your commitment to the environment reaps double the benefits: UBS will invest in climate protection projects and secure a certificate from the myclimate foundation to offset one ton of CO₂ emissions per mortgage volume of CHF 500,000.

“myclimate – The Climate Protection Partnership”

myclimate Foundation is based on the concept of innovative solutions for climate protection and the promotion of renewable energies and energy-efficient technologies. The international initiative originated in Switzerland is one of the leading providers of carbon-offsetting measures.



UBS “eco” Mortgage at a glance

“Low Energy” module¹

Minergie is a registered quality label for modern construction methods which optimally join ecology, profitability and comfort of living. It focuses on the quality of life of the residents as well as on broad use of renewable energies and reducing the impact on the environment.

<i>Product</i>	<i>can be freely chosen²</i>
<i>Interest rate advantage</i>	<ul style="list-style-type: none"> • from 0.6% in the first 3 years, thereafter from 0.3% on each half of the mortgage • UBS will reimburse the costs for Minergie certification
<i>Prerequisites</i>	<ul style="list-style-type: none"> • a valid Minergie certificate, may not be more than 5 years old • valid for new buildings and existing properties

“Solar” module¹

With the “Solar” module, you choose fully emission-free solar power. Solar units produce renewable energy from solar power and feed this energy into an electric power grid. With an agreement to take delivery, you will also be able to benefit from the federal development program and purchase electricity at a lower cost.

<i>Product</i>	<i>can be freely chosen²</i>
<i>Interest rate advantage</i>	<ul style="list-style-type: none"> • from 0.4% of the amount invested (max. CHF 100,000) • remaining mortgage from 0.2% • term according to product selected
<i>Prerequisite</i>	<i>delivery report for the solar power installation</i>

Example calculations

“Low Energy” module¹

Mortgage	CHF 500,000
Term	5 years
Interest bonus	1 to 3 years: 0.6% on CHF 250,000 = interest savings of CHF 4,500 4 to 5 years: 0.3% on CHF 250,000 = interest savings of CHF 1,500
Certification	CHF 750
Savings	CHF 6,750 in 5 years

“Solar” module¹

Mortgage	CHF 500,000
Term	5 years
Interest bonus	Tranche 1: 0.4% on CHF 100,000 = interest savings of CHF 2,000 Tranche 2: 0.2% on CHF 400,000 = interest savings of CHF 4,000
Savings	CHF 6,000 in 5 years

Benefit

- UBS will doubly reward your commitment to building sustainably – with an interest rate reduction and by offsetting CO₂ emissions through a myclimate climate protection project.
- The mortgage product² can be chosen freely.
- The submission of a valid Minergie certificate or a delivery report for the solar power installation is sufficient for application.
- Through indirect amortization you can cut your tax bill – regular direct amortization payments can be specified in the mortgage agreement.
- You can earn bonus points with your UBS mortgage. As a UBS KeyClub member you receive valuable KeyClub bonus points for your mortgage every quarter throughout the entire term of your mortgage.

Good to know

There are development programs on both the federal and cantonal levels for saving energy and sustainable construction. You can find a good overview and helpful information under the links listed below:
www.klimarappen.ch
www.energieschweiz.ch

The main points in brief

- UBS supports construction according to sustainable energy criteria.
- You receive an attractive interest bonus on certified Minergie buildings or properties with a solar power installation.
- As with a normal financing solution, you can freely choose the mortgage product². It is also possible to combine mortgage products.
- With the conclusion of a UBS “eco” Mortgage, UBS directly invests in climate protection projects to offset CO₂ emissions.
- UBS reimburses the Minergie certificate costs in the form of an interest reduction on your mortgage (reallocation).
- The offer applies only to owner-occupied residential property.
- Are you interested in financing for a multi-family unit? Your UBS advisor will be pleased to make you an attractive offer.

Any questions?

Further information about the entire range of UBS mortgage products is available from our Web site at www.ubs.com/hypo or directly from your UBS client advisor.



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¹ The interest advantages of the “Low Energy” and “Solar” modules cannot be cumulated or combined with other special offers.

² Excluding UBS Current Account Mortgage.