

# UBS “family plus” Mortgage. In your children’s best interests.

You’ve decided that you want to live in your own four walls now, while your children are still young. UBS has a special offer for new customers with children, to cover all your financial needs.

## Advantages

- Experience shows that pressure on your finances is highest during the first three years, so we are offering you an interest rate reduction of 0.8% per child per CHF 100 000 of your mortgage. By owning your home, you give your children the best possible start in life during their formative years.
- By paying off your mortgage indirectly through a UBS Fisca retirement account, you qualify for tax relief and also invest for your old age.
- You can get points with your UBS mortgage. As a UBS KeyClub member you receive valuable bonus points for your mortgage every quarter throughout the entire term of your mortgage.

## Requirements

- This special offer is available to private clients who take out a new mortgage with UBS. It is valid for a maximum of three children under 18.
- Your family must live in the property.
- You invest your mortgage repayments in a UBS Fisca retirement account for your old age.
- All family members maintain an active account or custody account relationship with UBS.

## Choose the mortgage that’s right for you

As with any home loan, you are free to choose from the current range of UBS mortgage products\*. Combinations are also possible. The total amount borrowed must be at least CHF 300 000.

## Protect your family against risks

Will you be financing more than 65% of the value of your home through a mortgage? If so, you need to protect your family against the unexpected. If you have not already arranged this, you should take out a life insurance policy with us.

## Save up to CHF 7200

*Here is an example*

Family with three children, CHF 500 000 mortgage:

CHF 250 000 as UBS Fixed-Rate Mortgage 6 years,  
CHF 250 000 as UBS Fixed-Rate Mortgage 4 years,  
of which CHF 300 000 with 0.8% off the interest rate.

Interest saving over three years: CHF 7200.

**Save 0.8% interest per child per CHF 100 000  
of your mortgage for three years and for up  
to three children.**

## Any questions?

For further information on UBS mortgage products and our special offers, please visit our website at [www.ubs.com/hypo](http://www.ubs.com/hypo). Or simply ask your client advisor.

\* Excluding UBS Mortgage Overdraft Facility

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