

UBS building financing. Making your dreams come true.

Would you like to make the dream of your own four walls come true? Are you interested in building your own house, or do you want to buy and renovate? What aspects of financing are important to you? Do you want to set interest rates as construction gets underway, or do you want to stay flexible? However you see your project developing: a UBS building financing package will help you get started on making your dream a reality as quickly and easily as possible. With a financing solution tailored to your needs.

How UBS building financing works.

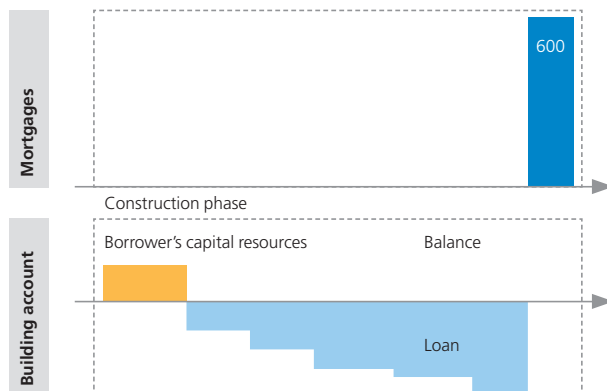
You might need a loan to buy the house of your dreams, or to build exactly the home you and your family have been dreaming of. Your UBS advisor will prepare the UBS building financing that best suits your requirements, by taking into account current interest rates and your financial resources. You will receive a UBS building financing agreement, which will serve both as confirmation of financing when you negotiate with your contractors, and as a payment schedule during construction. You can draw down all or part of your loan in the form of a mortgage before, during or after construction, and have these disbursements credited to your building account. Balances on that account are subject to a preferential interest rate.

Your UBS building financing solution at a glance.

Depending on your financing limit, you can choose from among the following during the entire construction phase:

As a building loan

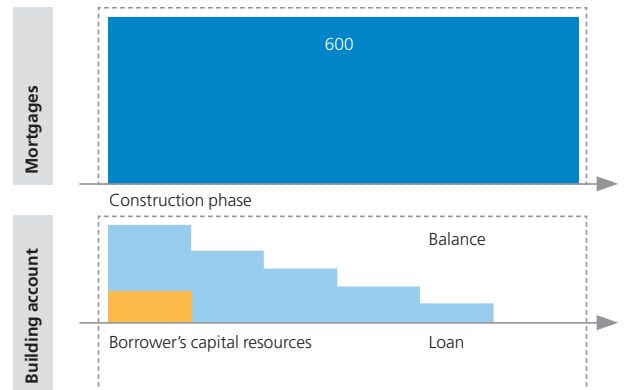
Building account as current account with variable interest rate



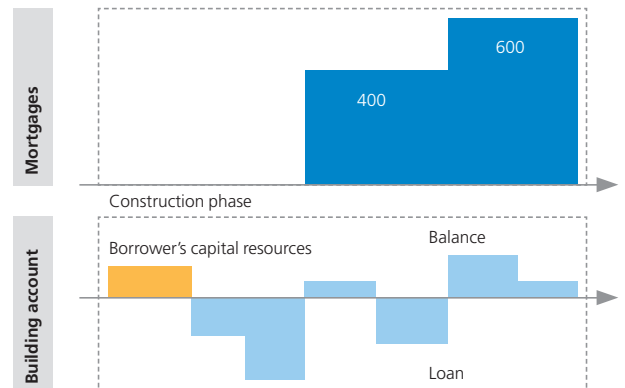
As a mortgage

Choose from the entire range of UBS mortgage deals

Entire mortgage disbursed at beginning of construction



Staggered mortgage disbursements



How you benefit.

- UBS handles all payments for you. While the architect, the contractor and the builders are working on your home, there will be a constant stream of bills. Simply hand them in and we will make the payments from your building account.
- You maintain the overview at all times. All payments (including those made from your capital resources) are made via your building account. As UBS runs the account, you are always kept informed of the latest account movements and the current balance.
- You can have your loan paid out directly, in the form of a UBS fixed-rate mortgage, thereby locking in stable interest rates over the long term.

- With a UBS fixed-rate mortgage or other UBS mortgage product, you can take advantage of more attractive interest rates than are available with a traditional building loan (current account).
- Amortization only comes due once the construction phase has been completed as planned. This means that you don't have to worry about repayments while the building work is still going on.

Other important information.

- Down payment: Your down payment on the purchase or construction of your dream home can be made in cash, out of your savings or as an advance withdrawal of funds from your occupational retirement plan (second pillar) and voluntary retirement savings (third pillar). Such funds can also be pledged, rather than withdrawn. The amount of your down payment depends on the purchase price and your financial situation. Your UBS advisor will be glad to give you detailed information on making the most of your financing, as well as explaining the consequences from a tax point of view.
- Divide your financing into two or more tranches. You should select different terms so that unfavourable interest rate changes never affect all of your mortgage financing at once.
- Earn points with your UBS building financing solution. As a UBS KeyClub member, you receive valuable bonus points for your UBS financing product every quarter throughout the entire duration of the agreement.

Any questions?

Your UBS client advisor will be happy to take the time to formulate an individual proposal designed to achieve the best possible balance between your personal wishes, the current interest rate environment, and your financial circumstances.



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



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