Interest rate forecast for companies

UBS financing in the current CHF interest rate environment – August and September 2020

Economy between hope and fear

Economic indicators since May point to a considerable recovery in the global and Swiss economies, fueling hopes that the economic rebound will continue in the coming quarters. At the same time, a sharp rise in new coronavirus infections in many countries has raised fears of another lockdown.

While uncertainty about economic growth is still high, the outlook for central bank policy is associated with significantly fewer risks. The major central banks and the Swiss National Bank are expected to keep their key interest rates at current levels in the near future and to continue their securities-purchasing programs unchanged. If the economic recovery does not materialize as expected, we could even see lower interest rates and new injections of liquidity. This clear stance on the part of central banks means that interest rates on government bonds, and thus mortgage rates, are also likely to remain very low.

The perfect real estate financing for every need

The type of financing has a significant effect on the profitability of your investment properties. We offer you tailor-made financing models and support you in optimizing your earnings through the whole life cycle of your properties.

- With a UBS fixed-rate Mortgage or a UBS fixed-rate Loan, we fix the capital, duration and interest rate in the long term. This makes calculating costs easy.
- If you are looking for highly flexible, short-term financing, we recommend UBS fixed advances, a UBS Libor loan or a UBS SARON Flex Mortgage.

With an overall limit under UBS Real Estate financing, you have maximum flexibility for covering your financial needs thanks to a variety of loan usage options.

UBS Atrium

UBS Atrium is a platform for financing investment property, where borrowers and Swiss institutional investors searching for
UBS Atrium is a platform for financing investment property, where borrowers and Swiss institutional investors searching for reliable long-term financing opportunities in the Swiss real estate sector can meet. Place just one request and you will receive multiple offers at the best possible conditions from the range of available products. The offers are easy to compare and the choice of investor is completely up to you.

Further information can be found at ubs.com/atrium

Important information

- **Extended range of offerings at attractive conditions** results from having access to multiple investors.
- Free choice of financing from among the offers of the different lenders.
- **UBS quality and service you know and trust**, because all investors on the platform are UBS partners.
- **UBS and your client advisor remain your contact** until the term of the loan ends.
- **No hidden costs** and a clear, transparent fee structure.

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