Plenty of flexibility

The Credit Master Agreement UBS Real Estate gives you maximum leeway to finance your real estate portfolio

With the Credit Master Agreement UBS Real Estate, you can merge your entire real estate portfolio under a single master credit agreement. Due to the different ways credit can be utilized, you get maximum flexibility to cover your financing needs.

You can define the financing structure of your real estate portfolio
You have one or more properties, the financing of which is merged in a single master credit agreement. Within the master credit agreement the following forms of utilization are provided for:

- UBS Current Account
- UBS Fixed Advance with terms of 1 – 12 months
- UBS Libor Loan with fixed interest periods of 3 or 6 months
- UBS Fixed-Rate Loan with terms of 1 – 10 years
- UBS Deposits for provision of bank guarantees

You can find details on forms of credit utilization in the respective product factsheets.

This is how credit utilization works within the master credit agreement
After the credit documents have been signed and all conditions for the release of credit have been met, we define the credit line limits that you will subsequently have at your disposal. A master credit agreement is always fully secured by a lien on real property. If you want the most flexible and short-term form of credit utilization possible, choose a Current Account, Fixed Advance or Libor Loan with short terms. Fixed-rate loans would be the suitable option if you tend to choose fixed interest forms of financing.

What you need to know
- You have access to a full financing amount that can be freely used and structured (master credit agreement) instead of multiple individual loans per property
- Funds freely available within the agreed credit limit
- Individual adjustment of the limits for the acquisition and sale of property is possible