

No surprises

With a **UBS Fixed-Rate Loan** you are protected against rising interest rates

With a **UBS Fixed-Rate Loan**, calculating your costs is easy and you know how much interest you have to plan for. The principal, term and interest rate for the entire period of the loan are fixed in advance. This is a particular advantage if you expect interest rates to rise.

Secure cost planning thanks to a fixed rate of interest

Capital investment is key when it comes to maintaining your market position and future competitiveness. With the UBS Fixed-Rate Loan, we offer you a solution for financing your investment needs that lets you calculate your expenses in advance. The principal, rate of interest and any amortization payments due are fixed from the outset, generally for a term of between one and seven years. This means that calculating your costs is easy throughout this period, and you are protected from any increases in interest rates, although it also means that you won't benefit from any interest rate reductions either. When the term of your loan expires, the general level of interest rates may be higher than the interest rate you have been paying for your UBS Fixed-Rate Loan. You would then have to reckon with higher interest payments for the subsequent financing. We therefore recommend combining various different terms in order to diversify your interest rate risk.

How the UBS Fixed-Rate Loan works

After the loan documents have been signed and all contractual terms and conditions have been met, a UBS Fixed-Rate Loan within the existing credit limit can be disbursed on the date you have chosen for the payout. The principal, term and interest rate for the entire period of the loan are fixed in advance. We will transfer the amount paid out to your UBS Current Account or in accordance with your instructions. Interest and amortization payments are debited directly to your UBS Current Account on a quarterly basis. At the end of the agreed term the UBS Fixed-Rate Loan expires.

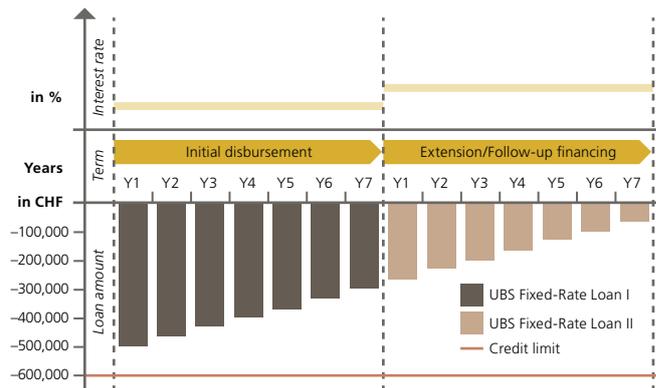


Chart is for illustrative purposes only

You can opt to fix the interest rate of your loan up to twelve months in advance of the loan disbursement by paying an additional interest fee. The earlier you want to fix your rate, the higher this additional interest fee will usually be.

Conditions

Currency	CHF and all commonly used currencies
Interest rate	Fixed for the entire term, interest rate on request
Credit commission	None
Term	1–7 years, longer terms on request
Amortization payments	In accordance with the contractual terms may be made without incurring a charge
Regular termination	The UBS Fixed-Rate Loan lapses after expiry of the agreed term without the need for notice of termination

What you need to know

- Long-term capital and interest-rate commitment
- Clear calculation basis due to the fixed rate of interest throughout the entire term
- Option to fix the interest rate in advance

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For all your questions

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