

Additional liquidity

With a credit line on the **UBS Current Account** you have more entrepreneurial flexibility

A credit line on the UBS Current Account gives you an additional liquidity reserve. This extends your financial freedom and at the same time increases your entrepreneurial flexibility, allowing you to respond to market opportunities quickly and in a targeted manner.

Liquidity for changing financial needs

Your company needs liquidity to secure early payment discounts and benefit from favorable market conditions. Funds are often tied up in working capital, and not directly accessible. This limits your options and makes it more difficult to take advantage of opportunities on the market. With a credit line on your UBS Current Account, we offer you a flexible solution to make sure that you can make payments, bridge seasonal fluctuations in liquidity, and finance your working capital.

How borrowing on the UBS Current Account works

After the loan documents have been signed and all contractual conditions have been met, we set a credit limit on your UBS Current Account, which you can make use of as you wish. Continuous incoming and outgoing payments lead to constantly changing account balances with different levels of credit utilization. The resulting interest and credit commissions are calculated on a quarterly basis and charged to the UBS Current Account.

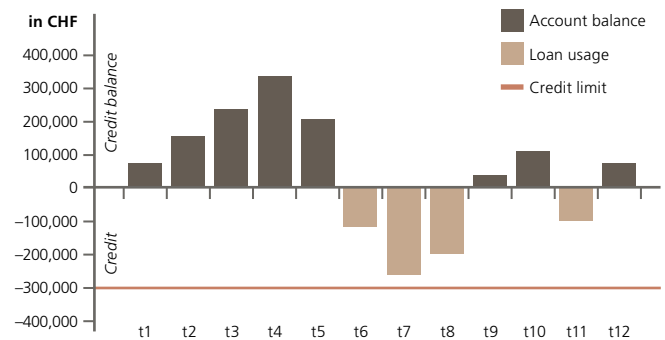


Chart is for illustrative purposes only

Conditions

Currency	In CHF and all commonly used currencies
Interest rate	Variable, interest rate on request
Credit commission	0.25% per quarter, charged on the highest debit balance, maximum of 50% of the interest for the respective quarter, minimum CHF 5
Term	Unlimited
Ordinary termination	At any time with immediate effect by either party

What you need to know

- Within the agreed credit limit funds are freely available at all times
- The facility strengthens your position in rebate and discount negotiations with your suppliers

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For all your questions

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