

Temporary liquidity reserve

A flexible borrowing opportunity thanks to a **UBS Fixed Advance**

With a UBS Fixed Advance you have a temporary additional reserve of liquidity. It gives you more 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 short-term investments

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 loan in the form of a UBS Fixed Advance we offer you a flexible solution to finance your short-term liquidity needs.

How the UBS Fixed Advance works

After the loan documents have been signed and all contractual terms and conditions have been met, a UBS Fixed Advance within the existing credit limit can be disbursed on the date you have chosen for the payout. The amount, 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 expiry of the agreed term the UBS Fixed Advance lapses.

Situation before issuing a UBS Fixed Advance

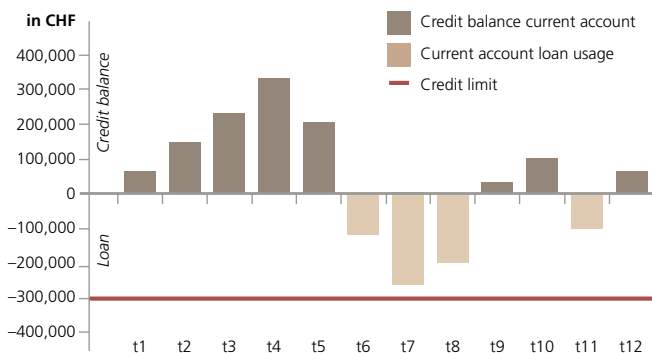


Chart is for illustrative purposes only

Situation after issuing a UBS Fixed Advance

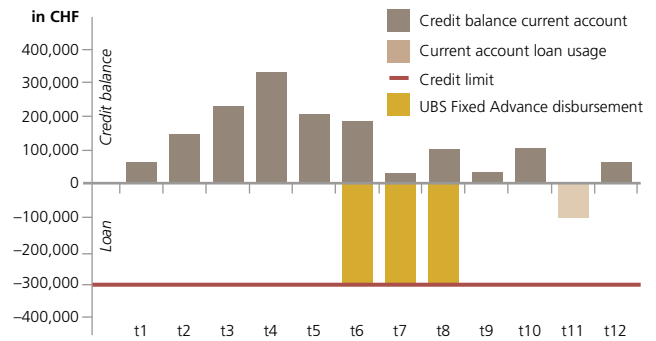


Chart is for illustrative purposes only

Conditions

Currency	In CHF and all commonly used currencies
Interest rate	Fixed for the entire term, interest rate on request
Credit commission	None
Term	1–12 months
Amortization payments	Set after consolidation
Ordinary termination	The UBS Fixed Advance lapses after the expiry of the agreed term without the notice of termination

What you need to know

- Short-term capital and interest-rate commitment
- Interest rates based on the money market
- Tailored adjustment to meet your specific funding needs

UBS Switzerland AG
P.O. Box
8098 Zurich

For all your questions

 ubs.com/sme

 UBS Client Management Corporations 0844 853 004