

Additional liquidity

Uncomplicated financing with the **UBS SME overdraft facility**

The **UBS SME overdraft facility** gives you a swift and convenient way to access an additional liquidity reserve up to a maximum of 500,000 francs. This can extend your financial leeway, safeguard your solvency, and strengthen your position in discount and rebate negotiations.

Liquidity for improved solvency

A sustainable business relationship is built on reliability and timely payment of accounts. As part of day-to-day business, capital is tied up in areas from purchasing goods to production, warehousing and sales. This can result in short-term financing requirements. With our UBS SME overdraft facility, we offer you a simple solution to smooth out peaks in spending, safeguard liquidity between outgoing and incoming payments, and create additional financial leeway for your business.

Requirements

- Unsecured credit needed of up to a maximum of 500,000 francs
- Your company is operationally active (not a domiciliary company, association, or foundation) and is not part of a group of companies
- You accept UBS as the sole lending bank, and you are prepared to process all your payment transactions via UBS
- You have no debt enforcement proceedings outstanding, and external auditors have not expressed any reservations (if your company is subject to mandatory audits)

How the UBS SME overdraft facility works

After the loan documents have been signed and all contractual conditions have been met, we set a credit limit for 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 the credit commissions are calculated on a quarterly basis and charged to the UBS Current Account.

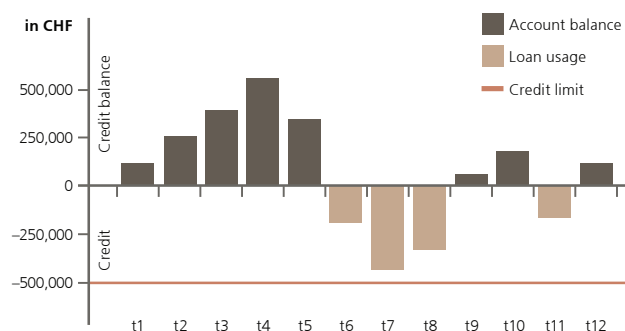


Chart is for illustrative purposes only

Conditions

Currency	In CHF and all commonly used currencies
Limits	Up to a maximum of CHF 500,000
Interest rate	Variable, interest rate on request
Credit commission	0.25% per quarter, calculated on the highest debit balance, maximum 50% of the interest amount for the respective quarter, minimum CHF 5
Term	Unlimited
Regular termination	At any time with immediate effect by either party

What you should know

- Funds within the agreed credit limits 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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