

# No surprises

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

With a **UBS Fixed-Rate Mortgage**, 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.

## The idea

The UBS Fixed-Rate Mortgage is based on the idea of covering your financing needs for your real estate at a clearly calculable fixed rate of interest.

## Secure cost planning thanks to a fixed rate of interest

Building or buying real estate is a significant investment and a long-term financial commitment. With the UBS Fixed-Rate Mortgage, we offer you a solution for your real estate financing needs that lets you calculate your expenses in advance. The principal, interest rate 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 contract expires, the general level of interest rates may be higher than the interest rate you have been paying for your UBS Fixed-Rate Mortgage. 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 Mortgage works

After the loan documents have been signed and all contractual terms and conditions have been met, we will disburse the UBS Fixed-Rate Mortgage 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-Rate Mortgage lapses.

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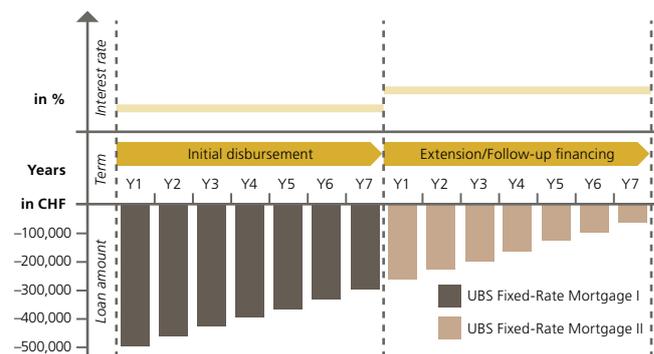


Chart is for illustrative purposes only

You can opt to fix the interest rate of your mortgage 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

<b>Currency</b>	CHF
<b>Interest rate</b>	Fixed for the entire term, interest rate on request
<b>Credit commission</b>	None
<b>Term</b>	1–7 years, longer terms on request
<b>Amortization payments</b>	In accordance with the contractual terms may be made without incurring a charge
<b>Regular termination</b>	The UBS Fixed-Rate Mortgage lapses after the 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 a fixed rate of interest throughout the entire term
- Option to fix the interest rate in advance

## For all your questions

 [ubs.com/sme](http://ubs.com/sme)

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