

# Turn building plans into reality

A **UBS Construction Loan** gives you an overview of your building payments

**A UBS Construction Loan lets you realize your construction project swiftly and easily. Regardless of whether you're planning to build a new home or want to convert or renovate an existing property, we will tailor our offer to your needs.**

### Choose the option that matches your needs

Our UBS Construction Loan helps you realize your building, converting or renovation plans. We offer a choice of two options for using your agreed financing: a UBS Construction Account or a UBS Fixed Advance. We'd also be happy to review the possibility of early partial consolidation using UBS mortgages.

### How the UBS Construction Loan works

#### UBS Construction Account option

After the loan documents have been signed and all contractual terms and conditions have been met, the UBS Construction Loan will be made available to you in your UBS Construction Account. All invoices are settled exclusively through this account – you can make online payments through UBS e-banking. This means you have an overview of your spending at all times. The ongoing payments made from the account increase your loan as the construction project advances. Interest and the credit commissions are calculated on a quarterly basis and charged to the UBS Construction Account. Once the building work has been completed, your outstanding loan will be repaid by the issuing of a mortgage (referred to as consolidation).

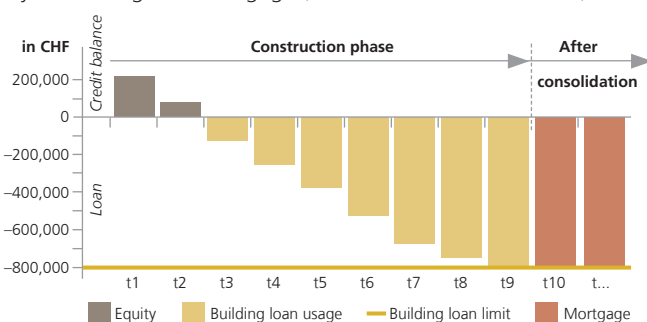


Chart is for illustrative purposes only

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### UBS Fixed Advance option

You can also opt to access the credit limit under your UBS Construction Loan in the form of a UBS Fixed Advance. In this case no credit commission is charged.

### Conditions UBS Construction Account

<b>Currency</b>	CHF
<b>Interest rate</b>	Variable, interest rate on request
<b>Credit commission</b>	0.25% per quarter, charged on the highest debit balance, max. 50% of the interest amount for the respective quarter, minimum CHF 5
<b>Term</b>	Unlimited
<b>Amortization payments</b>	Set after consolidation
<b>Regular termination</b>	Termination possible by either party at any time

### Conditions UBS Fixed Advance

<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 – 12 months
<b>Amortization payments</b>	Set after consolidation
<b>Regular termination</b>	After expiry of the agreed term the advance payment lapses without the notice for termination by the borrower or UBS

### What you need to know

- All payments are made from your construction account
- Free choice of how to take your construction loan
- No amortization payments during the construction phase

### For all your questions

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

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