

Money-market-like interest rates

The **UBS Libor Mortgage** offers you a flexible and attractive solution for financing real estate

If you like to track the financial markets and can cope with short-term interest rate fluctuations, the UBS Libor Mortgage lets you benefit from attractive interest rates based on the money market. If you expect interest rates to remain stable or fall, a UBS Libor Mortgage makes even more sense.

Variable costs thanks to market-oriented interest rates
 Building or buying real estate is a significant investment and a long-term financial commitment. The UBS Libor Mortgage offers you a flexible and attractive solution for financing real estate. The interest rate charged on the mortgage is based on the CHF Libor rate¹ for terms of three, six, or twelve months plus a margin. In a normal interest rate environment, financing over short-term fixed interest rate periods is cheaper than long-term financing. However, this situation may change relatively quickly in response to fluctuations on the money market. That's why UBS Libor Mortgages are ideally suited for companies that actively track the money and capital markets.

Minimize your interest rate risk
 You can protect yourself against rising interest rates by switching to a multi-year UBS Fixed-Rate Mortgage free of charge at the beginning of any new fixed-rate period.

How the UBS Libor Mortgage works
 After the loan documents have been signed and all contractual terms and conditions have been met, we will disburse the UBS Libor Mortgage on the date you have chosen for the payout. The amount, term and interest margin 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 end of the agreed term the UBS Libor Mortgage lapses.

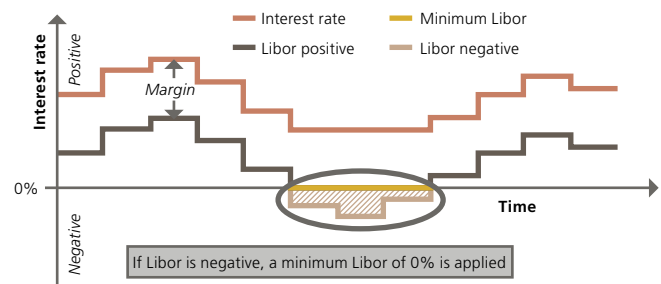


Chart is for illustrative purposes only

Conditions

Currency	CHF
Interest rate	Fixed for the chosen fixed-interest period, interest rate on request
Credit commission	None
Term	Contract term fixed for 3 years Fixed-interest periods of 3, 6, or 12 months
Amortization payments	In accordance with the contractual terms may be made free of charge
Regular termination	The UBS Libor Mortgage lapses after expiry of the agreed term without the need for notice of termination

What you need to know

- The interest rate is based on the money market
- You can minimize your interest rate risk by switching to a multi-year UBS Fixed-Rate Mortgage
- During the contractual term of three years you will have an agreed, binding fixed-interest margin

¹ Please note that the Libor used for calculating the interest rate can never be below zero.

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For all your questions

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