

# New construction, conversion, or renovation?

Whatever you're thinking of, **UBS Building Financing** can help turn your plans into reality

With our support, you can get going on your construction project quickly and easily. We offer solutions to fit your needs and financial circumstances.

### How UBS Building Financing works for private clients

If you want to renovate your home or build one in line with your wishes, you'll need building financing. We'll set up financing that matches your needs and financial means, and also takes the current interest rate situation into account.

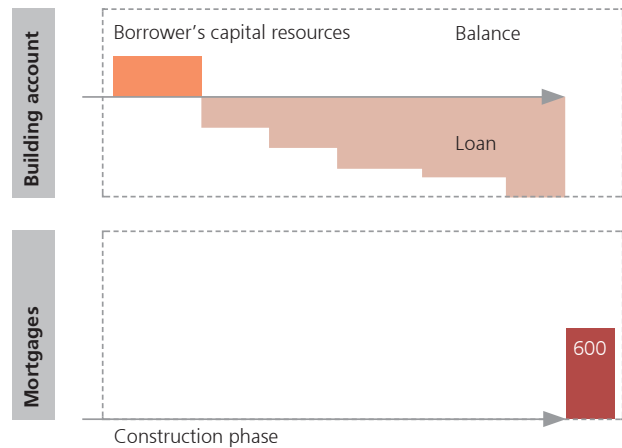
### Financing options

You can use your building financing to fund construction work or as a mortgage. In both cases, the invoices of the architect, construction companies and craftsmen are all paid via a building account.

#### Building loan

If you opt for a building loan, we'll make you a variable-rate loan within your building account. Once the building work has been completed, your outstanding loan in the building account will be paid off by the mortgage advance. You then have a mortgage to pay back.

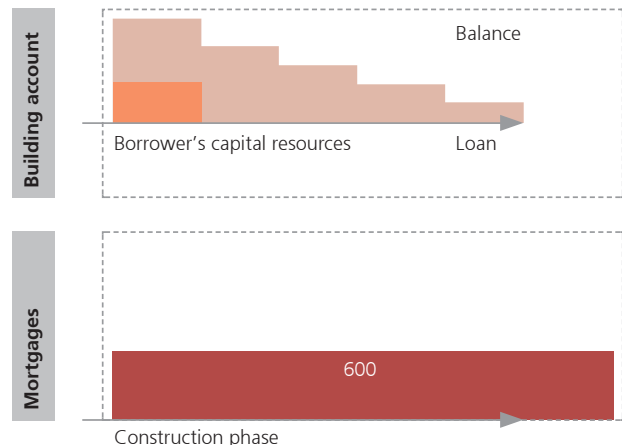
#### Building account as a current account (for illustration purposes only)



#### Mortgage

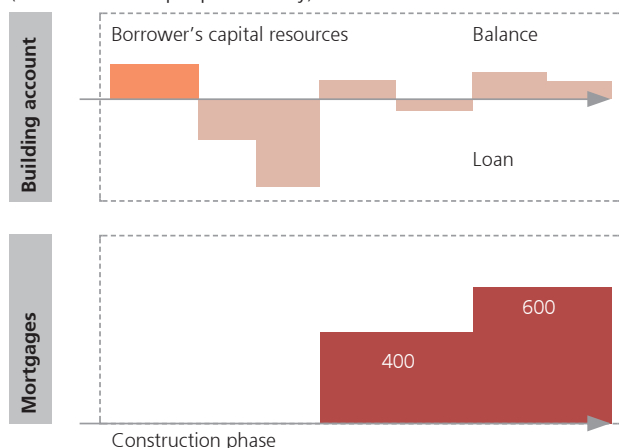
If you would like to use a mortgage to finance the building work, you can choose between a full mortgage paid out at the start of construction, or staggered mortgage disbursements over the course of the building period. You can choose whichever product you wish from our range of mortgages. A mortgage offers you more attractive interest rates than a building loan. Mortgage payments are credited to the building account.

#### Entire mortgage disbursed at beginning of construction (for illustration purposes only)



## Staggered mortgage disbursements

(for illustration purposes only)



## What you need to know

- We process all your payments for you. While work is being carried out on your home, you will receive invoices from the architect, construction companies and craftsmen on an ongoing basis. Just pass them on to us. We'll pay them from your building account.
- Your building account gives you an overview at all times. As all payments (including those from your own funds) are processed through the building account, you'll stay fully up to date on all transactions and your latest account balance.
- If you have your financing paid out directly as a UBS Fixed-Rate Mortgage, you can ensure that your interest payments stay the same over the long term.

- You don't need to make any amortization payments during the construction period. Mortgage repayments are not due until after the planned completion of construction.
- Your UBS Building Financing agreement sets out the details of your financing options during the construction period. At the same time, it provides confirmation that financing has been arranged, which is useful when you're negotiating with construction partners.
- If you divide your mortgage into two or more tranches with different durations, future interest rate changes will not impact your overall mortgage financing.

## Your own funding

You also need your own funding when you're buying or building your own home. In general, a deposit amounting to 20% of the purchase price is required. At least 10% must be from a source other than an advance withdrawal or pledge of your occupational retirement fund. We will be happy to advise on the best financing solution for you.

### Key points

- Personal financing solution for your building plans
- Various ways of using UBS Building Financing
- The mortgage can be advanced before, during, or on completion of the construction work
- Construction payments processing by UBS
- Overview throughout the entire construction period

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## For all your questions

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- ☎ UBS Hypoline 0800 884 558
- 📍 Find your nearest branch [ubs.com/locations](https://ubs.com/locations)

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