

Vitamin B

Attractive special offers for **Helsana employees**

You benefit in every respect – receive a mortgage interest reduction from your employer and enjoy a UBS banking package free of charge for two years.

UBS mortgage special offer

Opt for UBS as your partner and you will benefit from its many years of experience in the Swiss mortgage market and comprehensive mortgage advice.

Preferential conditions from Helsana

Helsana employees are entitled to a preferential interest rate discount¹ of 0.50% p.a. for mortgage loans up to a maximum amount of CHF 2 million for their own home.

UBS special offer for Helsana employees²

- **Owner-occupied homes:**
Our "first home" mortgage lets you benefit from attractive, discounted interest rates throughout the entire mortgage term. During this time, we will also waive our standard processing fee. You can also enjoy these preferential conditions if you switch your existing mortgage arrangement with another bank to UBS.
- **Holiday homes:**
If you need a mortgage for a holiday home, we will waive our standard surcharge of 0.25% p.a. on our ordinary mortgage rate. This applies to both new and existing mortgage deals.

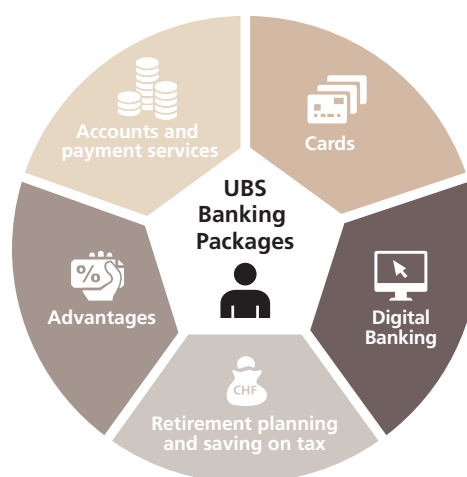
Whether you wish acquire or finance a new or existing home, we will be happy to assist. Use our free UBS Hypo Check to calculate all aspects of your savings target: from real estate appraisal to determining the optimum mix of mortgage products. We will examine your project individually and support you in reaching a decision.

For more information on our products and special offers, go to ubs.com/mortgages

UBS Switzerland AG
P.O. Box
8098 Zurich

UBS Banking Package special offer

Take advantage of these exclusive special conditions and benefit from savings of at least 120 francs: Now you can have one of our banking packages **free of charge for the first two years³**. For an attractive all-inclusive price, you get everything you need from your bank: accounts, cards, and lots of extras.



Free for young people and students




UBS Generation and UBS Campus make banking easy, as they include everything you need from your bank. Additionally, if you take out a banking package, you will receive a welcome gift of CHF 40 in the form of 40 KeyClub points.

¹ The terms of the "Regulations governing preferential interest rates for mortgages on owner-occupied homes of Helsana employees" shall apply.

² May not be combined with any other special offers, promotions or special conditions.

³ This promotion is valid for new UBS Banking Package agreements (new and existing clients).

For all your questions

-  ubs.com/helsana
-  UBS Hypoline 0800 884 558
-  Find your nearest branch ubs.com/locations