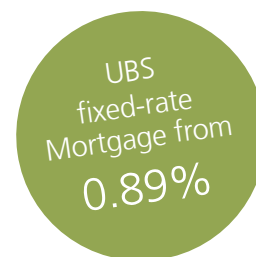


Get started with us



With the **UBS «first home» Mortgage** you enjoy attractive interest rate benefits for your first home purchase

Are you purchasing your first home? Are you taking out financing with UBS for the first time? If so, our «first home» mortgage is just right for you: you enjoy attractive interest rates throughout the mortgage term.

Facts

Interest rate savings

Preferential interest rate on the whole mortgage throughout the term

Product

Free choice of product (UBS fixed-rate Mortgage 3–10 years)

Amount

You decide on the financing amount

Together, we define your personal financing strategy to achieve the optimum balance between your equity contribution, the mortgage products, amortization and tax impact.

Key points

- Enjoy an attractive interest rate throughout the mortgage term.
- Protect yourself early on against rising interest rates, and fix the interest rate of your UBS fixed-rate Mortgage up to one year in advance.
- Minimize the risk of interest rate changes by combining products.
- Free banking packages for a year.

UBS Banking Packages

Our banking packages have everything you need for your daily banking business. When you take out a UBS «first home» Mortgage you enjoy the offering free for one year.

Requirements

- This is your first home financing with UBS for owner-occupied residential property (not vacation homes).
- The full financing of your property is managed at UBS.
- Your financing corresponds to the standard terms of UBS real estate financing.
- The full financing amount of at least CHF 300,000 is divided into several tranches with different products/terms:
 - Up to CHF 1 million: a maximum of CHF 300,000 per tranche
 - From CHF 1 million: a maximum of CHF 500,000 per tranche
- Your salary is paid into a UBS account.
- You use one of our banking packages.
- This offer applies once only until further notice, and cannot be combined with any other special offers.

Fix the interest rate up to one year in advance free of charge.*

* Take out a UBS fixed-rate Mortgage now and benefit. Fix the interest rate up to one year in advance and we'll waive the surcharge.

For all your questions

 ubs.com/mortgages

 UBS Mortgage line: 0800 884 558

 Find your nearest branch: ubs.com/locations