

Flexibility

Flexible financing with the **UBS Mortgage Overdraft Facility**

Looking for a credit facility to expand, maintain or make purchases for your home? With the UBS Mortgage Overdraft Facility, you decide when to use your credit and when to pay it back.

Facts

Interest rate	variable
Term	unlimited (may be canceled by either party at any time)
Amount	25,000 to 200,000 Swiss francs (depending on the market value of your home)
Interest rate risk	interest rates may vary
Collateral	secured by a mortgage on your home

Requirements

- You have a mortgage at UBS.
- The total of your mortgages and your UBS Mortgage Overdraft Facility is within the UBS loan-to-value ratio norm¹.
- You have not made an early withdrawal of, or pledged, any funds derived from occupational (Pillar 2) pension schemes and/or from restricted (Pillar 3) pension schemes for the purpose of financing the purchase of residential property. You may also not make an early withdrawal of, or pledge, any such funds for this purpose during the entire term of the financing.
- You have free real estate collateral in the amount of the UBS Mortgage Overdraft Facility.
- You must be able to afford the mortgage and the UBS Mortgage Overdraft Facility.

Many possible uses

The UBS Mortgage Overdraft Facility provides a simple solution to your cash needs. For example, if you need a new kitchen, you can quickly and conveniently draw funds from your UBS Mortgage Overdraft Facility, as a flexible way to borrow for your home improvements. With your UBS Mortgage Overdraft Facility, you also have ready funds available for any unexpected purchases. You can borrow and repay funds at any time, helping you keep your long-term investment strategy on track.

Product fitness

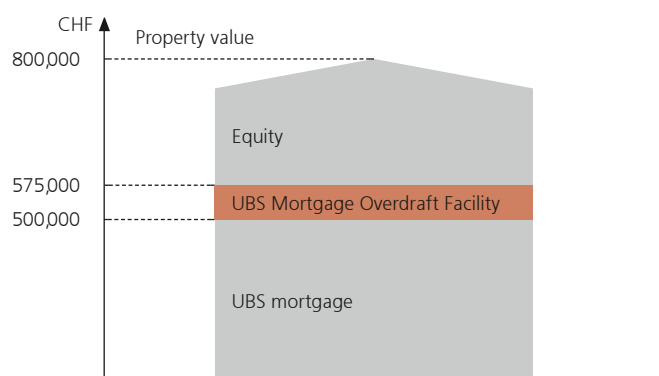
Depending on your capital requirements, the interest situation and your personal risk tolerance, the UBS Mortgage Overdraft Facility may not always be the ideal way to meet your financing needs. If a constant, long-term need for capital arises then financing with a UBS Mortgage may be the more suitable and low-cost option.

Examples

The first example shows the amount you could theoretically borrow using the UBS Mortgage Overdraft Facility. The second example explains one of the ways you could use the UBS Mortgage Overdraft Facility.

Example of a possible credit amount

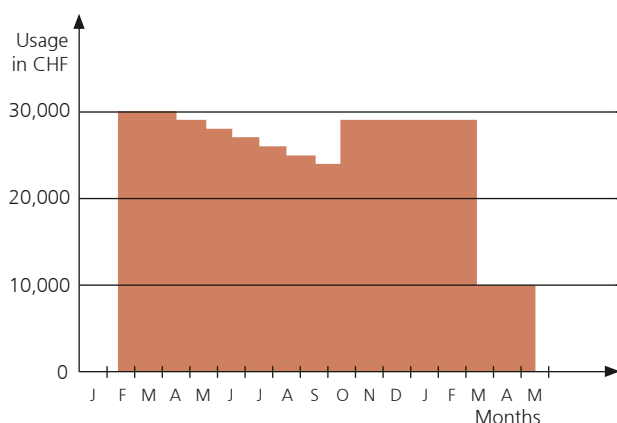
Your home has a market value of CHF 800,000. UBS Mortgages were taken on for CHF 500,000. The amount you can borrow on the UBS Mortgage Overdraft Facility is CHF 75,000.



¹ Depending on age and condition of the property, the loan-to-value amount cannot be more than 80 percent of the market value estimated by UBS.

Example of a potential use of funds

You decide to finance a 30,000 Swiss franc renovation using a UBS Mortgage Overdraft Facility. Between April and September you pay back 1,000 Swiss francs each month (a total of 6,000 Swiss francs). An unforeseen expense of 5,000 Swiss francs in October forces you to dip into your UBS Mortgage Overdraft Facility once again. In March, you decide to repay 19,000 Swiss francs of the amount you have used, leaving 10,000 Swiss francs outstanding.



Key points

- Credit limit for flexible use
- You can use the facility in any way you choose
- You can borrow and repay funds any time you wish, without having to go through your UBS client advisor
- Credit amount from CHF 25,000 to CHF 200,000

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For all your questions

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