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News Release

key4 expands its offering and enters into new partnership with Homegate

As of today, new mortgages can be taken out via key4. Ever since its launch at the end of June, the innovative mortgage platform has enabled existing mortgages to be extended. In addition, the open platform will now be expanded thanks to the partnership with Homegate.

Zurich, 28 October 2020 – At the end of June, UBS launched key4, an open online platform centered around financing home ownership, maintaining property and living. Since the launch of key4, it's been possible to extend existing mortgages in a straightforward manner. Today, UBS is expanding its offering. Now, new mortgages can also be taken out via the platform.

At key4, interested parties can find providers with attractive interest rates for long terms as well as providers with particularly good conditions for short terms. For example, SARON mortgages with variable interest rates can now be easily combined with a fixed-rate mortgage. For the first time, thanks to a service that is unique on the market, clients can select the most attractive offer from different Swiss lenders for each mortgage tranche and put together their own real estate financing. The mortgage and maximum purchase price calculators newly integrated onto key4 also allow users to determine the monthly costs of a mortgage and its affordability quickly and simply.

Martha Böckenfeld, Head Digital Platforms & Marketplaces: "Future homeowners can obtain a financing offer via key4 for their dream property on homegate.ch directly and conveniently in just a few steps. The particular advantage is that for the first time, mortgage holders in Switzerland can choose different lenders for each individual tranche. This is an innovation for the Swiss real estate market."

New partnership with Homegate

New services and further partnership offers are continuously being added to key4's open platform, the ultimate goal being to provide all important services related to home ownership and financing from a single source. As recently as July, UBS announced its collaboration and investment in the innovative start-up Houzy. The partnership with the start-up will provide homeowners with useful tools associated with home ownership and complement the key4 ecosystem.

Today, key4 is being expanded by a further partnership with the Swiss-wide real estate brokerage platform homegate.ch. A link from the largest online real estate marketplace in Switzerland takes property seekers directly to key4. With just a few clicks, users can then receive an offer for the financing of the property of their dreams. Thanks to the automatic transfer of data from Homegate to key4, the tedious process of entering all the specifications for a desired property is no longer necessary, considerably simplifying each property search. This functionality is part of key4's consistent strategy to optimize and digitize process flows. When clients take out a mortgage on key4, UBS is the contact and contractual partner in all matters.

Links

key4 website: www.key4.ch

Mortgage calculator: <https://key4.ch/en/mortgage-calculator/>

Purchase price calculator: <https://key4.ch/en/purchase-price-calculator/>

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