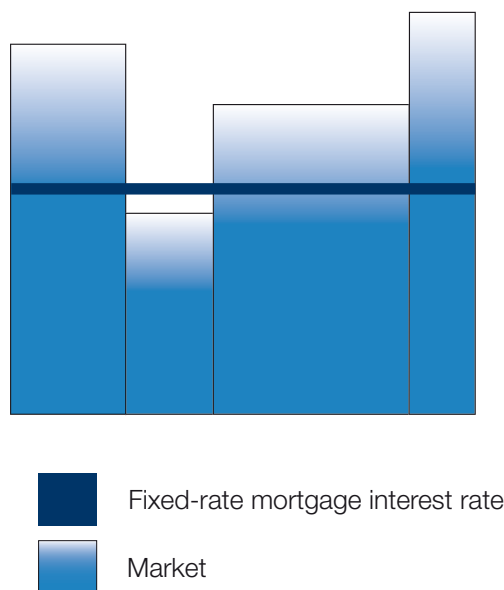


FIXED-RATE MORTGAGE PLAN FOR THE LONG TERM WITH FIXED COSTS

A fixed-rate mortgage is a loan secured on real estate with a fixed duration of between two and ten years. The interest rate is set at the start and remains unchanged throughout the mortgage period.

With a **FIXED-RATE MORTGAGE** you have the following benefits:

- If the general interest rate level rises, you continue to benefit from the lower interest rate agreed at the start of the mortgage.
- Fixed duration
- The interest paid does not change over the life of the mortgage and is easy to budget.



FIXED-RATE MORTGAGE TERMS

Minimum amount	CHF 100,000
Duration	Two to ten years
Interest rate	Fixed
Interest rate change risk	No, only once the mortgage ends
Amortisation	Both direct or indirect possible
Termination	Early termination is subject to exit fees and only possible in consultation with the Bank.
Suitability	For clients who prefer to be able to plan based on fixed costs.