

VARIABLE-RATE MORTGAGE

BE FLEXIBLE, WITH AUTOMATIC INTEREST RATE ADJUSTMENTS

A variable-rate mortgage is a loan of unlimited duration, secured on real estate. The outstanding debt may be repaid following a three-month notice period. The interest rate is adjusted in line with prevailing market conditions.

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

- Notice period of only three months
- Automatic interest rate adjustment in line with the money and capital markets
- Ad hoc amortisation is possible



VARIABLE-RATE MORTGAGE TERMS

Minimum amount	None
Duration	Unlimited
Interest rate	Based on the capital market
Interest rate change risk	Yes
Amortisation	Both direct or indirect possible
Termination	Up to CHF 30,000 per calendar year can be repaid at any time; three months' notice is required for larger amounts.
Suitability	For clients who prefer flexibility and can bear market interest rate fluctuations.