

Protect yourself against rising interest rates.

Fixed-rate mortgage

Sleep soundly in the knowledge you are protected against rising interest rates with your fixed-rate mortgage. You can set a firm budget and know exactly how much interest you will pay during the term.

Benefits for you:

- ♦ Fixed interest rate over the entire term
- ♦ No additional charges in the event of rising interest rates
- ♦ Financial predictability over the entire term

Conditions

Interest rate	fixed for the entire term
Term	2 to 10 years
Interest settlements	semi-annually
Termination	termination not possible during the term
Amortisation	possible, upon agreement prior to expiration, otherwise upon expiration
Minimum amount	CHF 100'000

What you should know

The fixed-rate mortgage has a fixed interest rate and a fixed term. This means you can secure attractive interest rates for years to come. During the fixed term, you are protected from rising market interest rates, but you are also unable to benefit from interest rate cuts.

When the contract expires, the general interest rate level may be higher than your previous interest rate on the fixed-rate mortgage.

If this is the case, you will have to accept higher interest charges for the follow-up financing of the outstanding overall mortgage. Splitting the mortgage over several terms (e.g. 4 and 8 years) reduces the risk that the overall mortgage will be encumbered with rates from a high-interest period for the due payments.