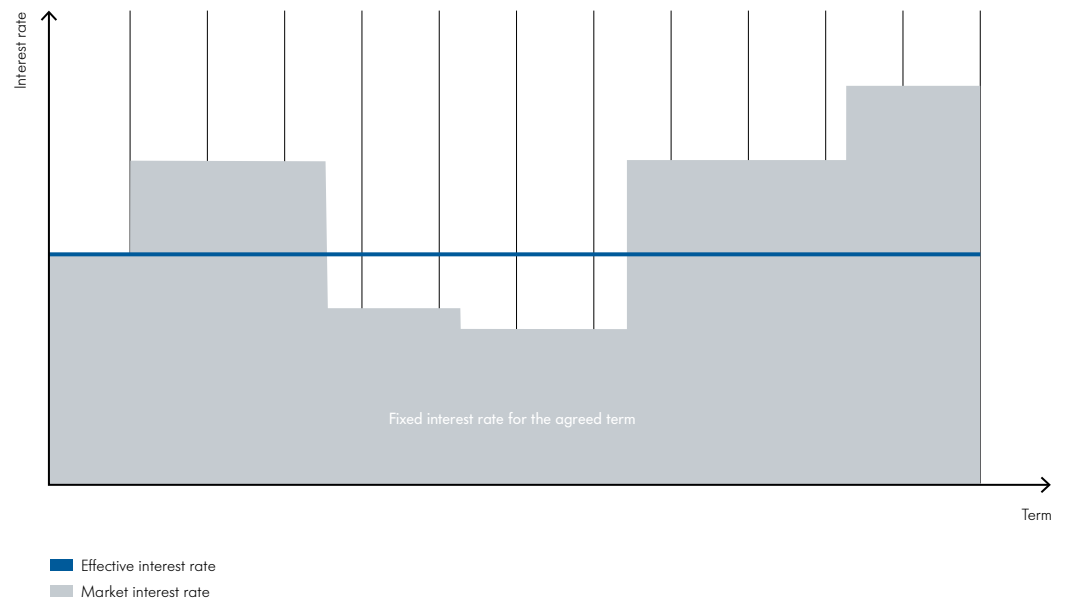


Fixed mortgage

Fixed interest rate mortgage model (example)



| | |
|--------------------------|--|
| Brief description | Mortgage with fixed term and fixed interest rate |
| Minimum amount | CHF 100,000 |
| Term | 2 to 10 years |
| Amortisation | <ul style="list-style-type: none"> ▪ Indirect amortisation via 3rd Pillar and direct amortisation both possible ▪ Amortisations should be agreed for fixed amounts/dates upon signing of the agreement |
| Interest rate adjustment | Fixed interest rate for the selected term |
| Interest rate hedging | None, included in product |
| Termination | <ul style="list-style-type: none"> ▪ Termination during the fixed term is not permitted ▪ Early exit is possible in certain circumstances subject to an early repayment penalty |
| Benefits for clients | Ease of budgeting, as the interest rate is fixed throughout the term |