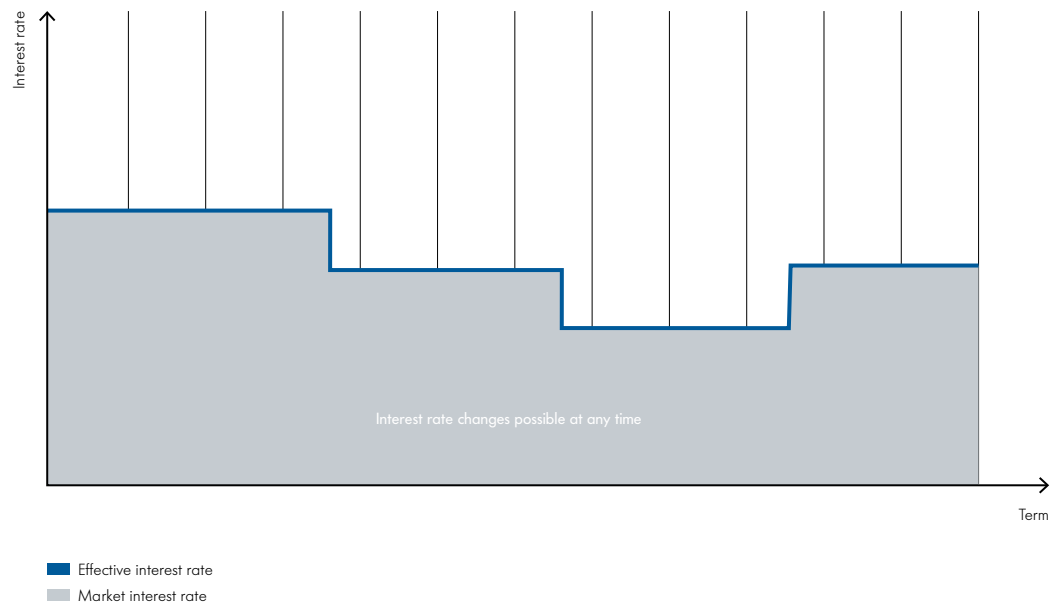


Variable mortgage

Variable interest rate mortgage model (example)



Brief description	<ul style="list-style-type: none"> ▪ Mortgage with no fixed term ▪ The interest rate changes in line with the prevailing market situation
Minimum amount	No minimum amount
Term	Open-ended
Amortisation	Indirect amortisation via 3rd Pillar and direct amortisation both possible
Interest rate adjustment	Possible at any time, option of switching* to a fixed mortgage product of Zuger Kantonalbank
Interest rate hedging	None
Termination	CHF 50,000 may be repaid at any time per calendar year. For higher amounts six months' notice is required
Benefits for clients	<ul style="list-style-type: none"> ▪ The client benefits from falling interest rates ▪ Flexible repayment

* Your Zuger Kantonalbank advisor can explain in detail how the switch option works