

## Build on experience and comprehensive advice

Zuger Kantonalbank offers you not merely attractive financing products, but also comprehensive advice.

We focus on your needs. Because the financing of residential property is not an isolated individual project, we will be pleased to show you how highly diverse financial fields interact and can be optimally tailored to each other.

Your Zuger Kantonalbank client relationship manager will support you with dedication, experience and specialist expertise, and will also remain available for practical advice following the purchase.

Simply call us at 041 709 11 11 or contact your client relationship manager directly. We are looking forward to helping you finance your home.

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 Zuger Kantonalbank

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 Zuger Kantonalbank



# Mortgage services

For greater happiness about the best way to achieve your goal.

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## Our mortgage services

	Variable mortgage	Fixed-interest mortgage	SARON mortgage
Brief description	Mortgage with no fixed term, the interest rate varies according to the market situation.	Mortgage with fixed term and fixed interest rate	Mortgage with fixed term and periodic adjustment of the interest rate on a money market basis
Minimum sum	No minimum sum	CHF 100'000	CHF 100'000
Term	not fixed	2 to 10 years (with a waiting period of up to 24 months)	<ul style="list-style-type: none"> <li>Fixed term 3–5 years</li> <li>Tranche term 3 months</li> </ul>
Amortisation	indirect repayment via 3rd pillar as well as direct repayment possible	<ul style="list-style-type: none"> <li>indirect repayment via 3rd pillar as well as direct repayment possible</li> <li>fixed repayments must be agreed when the contract is signed</li> </ul>	<ul style="list-style-type: none"> <li>indirect repayment via 3rd pillar as well as direct repayment possible</li> <li>fixed repayments must be agreed when the contract is signed</li> </ul>
Interest rate adjustment	Variable interest rate that takes account of changes on the money and capital market.	fixed interest rate for the selected term	<ul style="list-style-type: none"> <li>The interest rate comprises a basic rate and an individual margin.</li> <li>The basic rate (compounded 3-month SARON) is calculated 5 calendar days before the interest payment date.</li> <li>At the end of the framework term, the individual margin is re-agreed in the event of an extension.</li> <li>The basic rate is always at least 0.00%.</li> </ul>
Interest rate hedge	none, but option to switch** to another mortgage product of Zuger Kantonalbank	The interest rate is fixed for the entire term.	none, but a switch option** during the fixed term to a fixed-rate mortgage of Zuger Kantonalbank
Interest due dates	quarterly	quarterly	quarterly
Termination	During each calendar year CHF 50'000 may be repaid at any time, larger sums repayable early subject to 6-month period of notice.	<ul style="list-style-type: none"> <li>No termination during the fixed term</li> <li>Premature exit is possible under certain circumstances, subject to payment of an early repayment penalty.</li> </ul>	<ul style="list-style-type: none"> <li>No termination during the fixed term</li> <li>Premature exit is possible under certain circumstances, subject to payment of an early repayment penalty.</li> </ul>
Benefits for clients	<ul style="list-style-type: none"> <li>The client profits from interest rate falls.</li> <li>Flexible repayments</li> </ul>	Budget clarity, as the interest rate is fixed for the whole term.	<ul style="list-style-type: none"> <li>The client profits from market-based terms and conditions.</li> <li>Protection from rising interest rates through one-off switch option**</li> </ul>

\* SARON = Swiss Average Rate Overnight. The average interest rate at which banks have lent one another money "overnight". More information about SARON and compounded SARON can be found at [www.zugerkb.ch/private/hypothecken-und-kredite/hypothecken/saron](http://www.zugerkb.ch/private/hypothecken-und-kredite/hypothecken/saron)

\*\* Your Zuger Kantonalbank client relationship manager will be pleased to explain to you how the switch option works.

## Discover more about our special offers

### Attractive solutions for first-time buyers

For most people, the purchase of residential property represents the largest investment and one of the most important decisions in their lives. For this reason it is worth having an expert partner at your side.

Zuger Kantonalbank is the right address for first-time buyers when it comes to financing residential property. Our advice focuses on your individual needs, and we support you through all the phases of financing your own home. With us you profit from individual and flexible solutions, and can expect attractive terms and conditions.

### Forward mortgage

This is a fixed-interest mortgage where the interest rate is fixed for up to 24 months before the sum is paid out and the term begins. The ideal solution during a low-interest phase if you are expecting interest rates to rise.

### Mortgage with insurance cover

The combination of individual home finance with tailored risk protection, optimisation of pension provision and comprehensive pension advice. This helps you protect yourself and your family, and gives you peace of mind so that you can enjoy the benefits of home ownership in future.

Choosing the right financing model is not always easy. We can thus help you draw up a tailored solution that optimally corresponds to your personal situation as well as the current interest rate environment. In this context we will also show you potential combinations of different mortgage products. This is particularly advisable if you wish to spread the risk across several products and periods.