

# Get started with us

With the **UBS "first home" Mortgage** you enjoy attractive interest rate benefits for your first home purchase

**Are you purchasing your first home? Are you taking out financing with UBS for the first time? If so, our "first home" mortgage is just right for you: you enjoy attractive interest rates throughout the mortgage term.**

## Facts

### Interest rate savings

Preferential interest rate on the whole mortgage throughout the term

### Product

Free choice of product (UBS fixed-rate Mortgage 3–10 years)

### Amount

You decide on the financing amount

Together, we define your personal financing strategy to achieve the optimum balance between your equity contribution, the mortgage products, amortization and tax impact.

## Key points

- Enjoy an attractive interest rate throughout the mortgage term.
- Protect yourself early on against rising interest rates, and fix the interest rate of your UBS fixed-rate Mortgage up to one year in advance.
- Minimize the risk of interest rate changes by combining products.
- Free banking packages for a year.

## UBS Banking Packages

Our banking packages have everything you need for your daily banking business. When you take out a UBS "first home" Mortgage you enjoy the offering free for one year.

## Requirements


- This is your first home financing with UBS for owner-occupied residential property (not vacation homes).
- The full financing of your property is managed at UBS.
- Your financing corresponds to the standard terms of UBS real estate financing.
- The full financing amount of at least CHF 500,000 is divided into several tranches with different products/terms.
- Your salary is paid into a UBS account.
- You use one of our banking packages.
- This offer applies once only until further notice, and cannot be combined with any other special offers.

Fix the interest rate up to one year in advance free of charge.\*

\* Take out a UBS fixed-rate Mortgage now and benefit. Fix the interest rate up to one year in advance and we'll waive the surcharge.

## For all your questions

 [ubs.com/mortgages](https://ubs.com/mortgages)

 UBS Mortgage line: 0800 884 558

 Find your nearest branch: [ubs.com/locations](https://ubs.com/locations)