

Overview of Mortgage Products

Mortgage Models

	Fix Mortgage	Forward Fix Mortgage	Flex Rollover Mortgage	Adjustable-rate Mortgage	Start-up Bonus Mortgage
Brief Description	Mortgage with a fixed term and a fixed interest rate	Mortgage with a fixed term that starts on a future date. The interest rate can be set up to two years prior to payment and is valid for the entire term	Mortgage in the form of fixed advances (1–12 months). The interest rate is adjusted to the prevailing money market conditions when a fixed advance matures	Mortgage without a fixed term. The interest rate changes in accordance with the market situation	Fix mortgage with a one-time bonus of 0.5% on half the mortgage amount for half of the agreed term
Minimum Amount	CHF 100,000	CHF 100,000	CHF 100,000	None	CHF 100,000
Term	1 to 15 years	1 to 15 years (incl. max. 2-year waiting period)	1 to 10 years	No agreed term	1 to 15 years
Amortization	Direct amortization or indirect amortization via Pillar 3 account or life insurance policy	Direct amortization or indirect amortization via Pillar 3 account or life insurance policy	Only indirect amortization for the term of the fixed advance. Direct amortization also possible at the time the fixed advance matures	Direct amortization or indirect amortization via Pillar 3 account or life insurance policy	Direct amortization or indirect amortization via Pillar 3 account or life insurance policy
Interest Rate Adjustment	Fixed interest rate for agreed term	Fixed interest rate for agreed term	Interest rate is adjusted to money market conditions when the fixed advance matures (basis: LIBOR of 1 to 12 months)	Variable interest rate which is adjusted to changes on the money and capital markets	Fixed interest rate for agreed term
Interest Rate Hedging	None needed, as interest rate is fixed for the entire term	None needed, as interest rate is fixed for the entire term	Individual interest rate hedging can be provided for loan amounts from CHF 500,000	None	None needed, as interest rate is fixed for the entire term
Special Features	None	None	None	None	Product available only to first-time buyers (private clients) of owner-occupied property
Client Benefits	As the interest rate is fixed for the entire term, the precise interest costs can be budgeted for in advance Protection against rising interest rates	If interest rates rise, clients benefit from the lower interest rate agreed in advance The precise interest costs can be budgeted for in advance	The client benefits from near-market conditions as interest rates are regularly adjusted to the money market rates	Clients benefit from falling interest rates	Ideal starter product for first-time buyers with attractive interest rate reduction As the interest rate is fixed for the entire term, the precise interest costs can be budgeted for in advance

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Further Information	Factsheet (pdf)	Factsheet (pdf)	Factsheet (pdf)	Factsheet (pdf)	Factsheet (pdf)

Tailor-Made Mortgage Solution

Minergie Mortgage

The Minergie mortgage is the best solution package for you if you are building or buying Minergie-standard property. It can be combined with any Credit Suisse mortgage model and comprises the following elements:

- The mortgage covers the additional costs of building to the Minergie standard
- Affordability calculation is adapted to include reduced estimated ancillary costs; certification costs are covered (up to a maximum of CHF 5,200, not incl. VAT), unless already covered by the canton of domicile.

The positive characteristics of a Minergie building, such as improved value retention and lower ancillary costs, are thus taken into account directly in the financing model.

[Factsheet \(pdf\)](#)