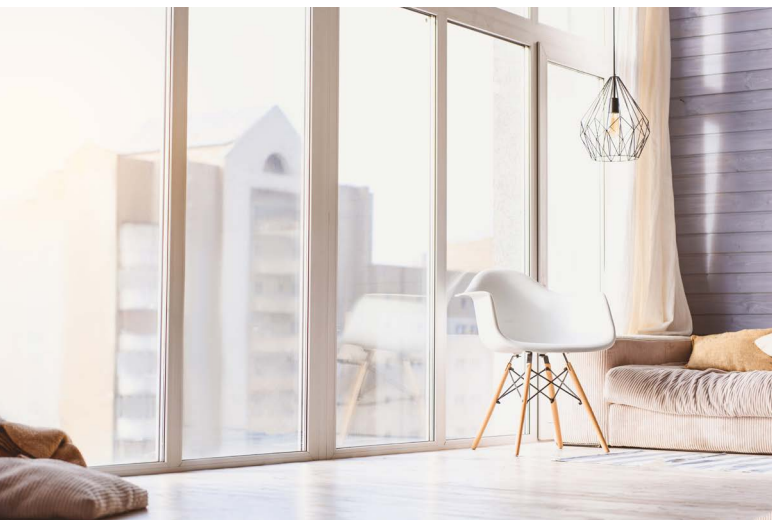


The SARON mortgage



Take full advantage of interest rate fluctuations

Useful information

The SARON mortgage offers the following features:

- You can choose the overall term and the frequency of the billing periods.
- Your mortgage interest rate consists of a base rate and an individual surcharge.
- The mortgage interest rate is linked to the SARON rate that is reset at the end of each business day based on the current market conditions. This daily SARON rate will be compounded over the billing period to calculate the base rate. In the event of the base rate being negative, 0.00% will be used to calculate the mortgage interest rate.
- You have the option of switching to another Credit Suisse mortgage product running until at least the end of the term.
- You can choose direct or indirect repayment.

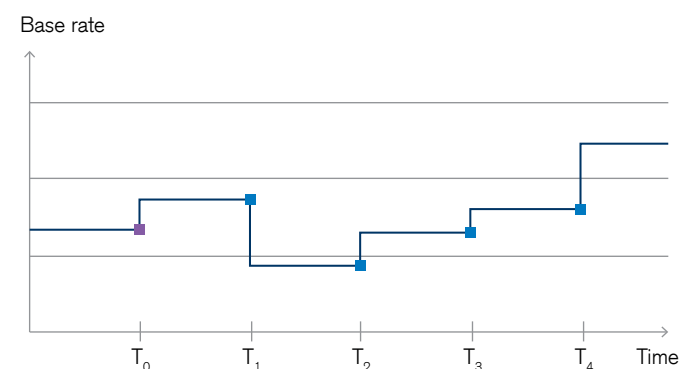
Conditions

Minimum amount	CHF 100,000
Term	1, 2 or 3 years
Billing period	1 or 3 months
Interest rate	As per personal offer (reference rates for SARON available at SIX group as base for compounding and individual surcharge)

The SARON mortgage is suitable for you if:

- You expect continuously low or falling interest rates and would like to benefit from this development.
- You can accept uncertainties and fluctuations in the market interest rate.
- You can accept that you will know only at the end of a billing period what interest rate you have to pay.

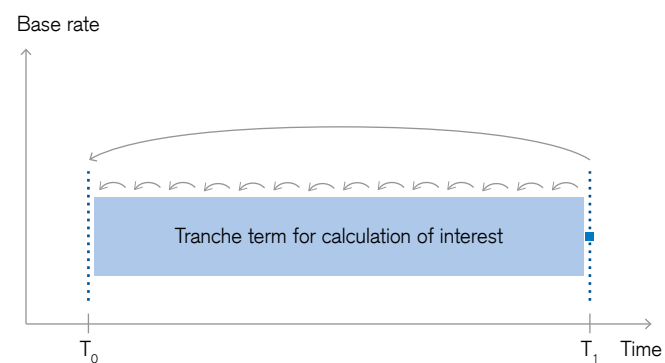
Schematic representation of base rate



- Compounded SARON rate for CHF
- Fixing of framework term and billing periods
- Calculation of accrued interest costs per billing period
- T₀ Start of framework term and start of billing period 1
- T_{1/x} Start of billing period 2 (billing period x)

SARON = Swiss Average Rate Overnight
(interest rate based on actual transactions in the CHF Repo market; considered by market participants as the secured money market rate for short-term credit funding)

Schematic representation of compounding



- Calculation of accrued interest costs per billing period
- T₀ Start of overall term and start of billing period 1
- T₁ Start of billing period 2 (billing period x)

Compounding as an interest-on-interest calculation is based on the daily fixed base rates for a specific billing period; the calculation is performed backward looking with regard to the due date per billing period.

Early repayment penalties in the mortgage business

If there is a contractually imposed event of early termination, the bank will debit you with the surcharge on the base rate for the period remaining until the end of the framework term. The relevant amount calculated in this way is discounted at the time of termination according to customary methods used in the market which may increase or decrease the amount. In addition, a flat-rate as compensation for costs and expenses will be charged.

Contact us

Your advisor will be happy to arrange a personal consultation.

Call us at 0844 100 114*;

Monday–Friday, 8:00–20:00.

For more information, visit our website at:

credit-suisse.com/mortgages

* Please note that telephone calls to these numbers may be recorded.
We assume that, by calling us, you accept this business practice.

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