

Request your mortgage offer online

I want to buy a house. What price can I afford?

Generally speaking, the costs should not make up more than one-third of your gross income. In addition, your equity capital should be at least 20% of the purchase price.

Can I receive an offer for vacation or investment properties online?

We currently offer online offers only for owner-occupied residential properties. We are working to expand our service to include vacation and investment properties. Your client advisor or one of our financing experts will be glad to assist you with questions about financing vacation or investment properties.

I have found my dream home. Can I receive an offer for a new mortgage in my online banking account?

Yes, you will find a section called "Mortgage" under "Financing" in your online banking menu. Then, open "Property Financing," where you can obtain an offer for a new mortgage for your owner-occupied residential property in just a few steps by clicking the "I would like to buy a house or apartment" button. The offer you receive comes with no obligation. At each step, you can save your progress or leave a message for your client advisor.

I have a mortgage with another bank. Can I receive an offer to refinance my mortgage through Credit Suisse in my online banking account?

Yes, you will find a section called "Mortgage" under "Financing" in your online banking menu. Then, open "Property Financing," where you can obtain an offer to refinance your mortgage for your owner-occupied residential property in just a few steps by clicking the "I would like to switch my mortgage to Credit Suisse" button. The offer you receive comes with no obligation. At each step, you can save your progress or leave a message for your client advisor.

What documents do I need to obtain an offer?

There is no need to submit any documents until you decide to receive financing from Credit Suisse. When obtaining an offer, please provide a few important details about the property, your financial situation, and the desired equity capital for financing. Please provide only information that you can verify with documentation. If you have any questions about the documentation, don't hesitate to contact your client advisor at any time.



Where can I find the offer once I have completed the process?

After you have requested an offer, a new page will open, from which you can download the offer. If you do not see an offer there, we will need additional information. You can feel free to leave a message with your contact information and times of availability in the text field on the page so that we can call you back as soon as possible.

Why did I not receive an offer?

We will be happy to involve a financing expert to prepare for you a proposal tailored to your personal situation. Thank you very much for providing the required information. It is already on its way to us. Feel free to provide us with your contact information and times of availability directly in the contact box.

How can I ask for help during the process?

You will find a help button in the upper right-hand corner of the screen throughout the process of obtaining a quote on refinancing or transferring a mortgage. That feature will allow you to leave a message and request a callback or directly dial the phone number of your client advisor that appears on the screen.

How long is the offer valid?

The offer you receive is valid until the date stated in the offer. In addition, Credit Suisse guarantees you the interest rate until the date stated in the disclaimer of the offer. However, that does not mean you have to hurry. You can refresh your offer with just a few clicks at any time. Doing so will update the interest rates in the offer with the latest interest rates. You will find the feature "Refresh the offer" when you open the desired financing proposal in your dashboard.

What happens if I accept the offer?

We will be delighted if you choose to handle your financing in partnership with Credit Suisse. Please inform your client advisor about your decision to work with us. He or she will then send you additional information about the documents required. A binding contract will be drawn up for you only after we have reviewed the documents and you have signed the framework agreement.

Will I be given a good interest rate?

Yes, you will receive a customized interest rate based on your individual situation.

On which devices can I get an offer for financing?

On any PC or laptop that you can use to log into online banking. It is currently not possible on smartphones or tablets, but we are working on a mobile solution for you.

**Do you have any questions about mortgages?
We will be glad to advise you in person.**

Your financing in the best hands: Our regionally based financing experts can show you how to make the best use of opportunities and avoid risks.

+41 84 410 01 14*
Monday–Friday 8:00–20:00

* Please note that telephone conversations may be recorded. By making a call, you acknowledge your agreement with this business practice.

**CREDIT SUISSE (Switzerland) Ltd.**

P.O. Box 100
CH-8070 Zürich
[credit-suisse.com](https://www.credit-suisse.com)

The information provided herein constitutes marketing material. It is not investment advice or otherwise based on a consideration of the personal circumstances of the addressee nor is it the result of objective or independent research. The information provided herein is not legally binding and it does not constitute an offer or invitation to enter into any type of financial transaction. The information provided herein was produced by Credit Suisse Group AG and/or its affiliates (hereafter "CS") with the greatest of care and to the best of its knowledge and belief. The information and views expressed herein are those of CS at the time of writing and are subject to change at any time without notice. They are derived from sources believed to be reliable. CS provides no guarantee with regard to the content and completeness of the information and where legally possible does not accept any liability for losses that might arise from making use of the information. If nothing is indicated to the contrary, all figures are unaudited. The information provided herein is for the exclusive use of the recipient. Neither this information nor any copy thereof may be sent, taken into or distributed in the United States or to any U. S. person (within the meaning of Regulation S under the US Securities Act of 1933, as amended). It may not be reproduced, neither in part nor in full, without the written permission of CS.

Copyright © 2020 Credit Suisse Group AG and/or its affiliates. All rights reserved.