

Mortgages

CREDIT SUISSE 
Part of UBS Group

Your home. Our financing.

A solid foundation for your owner-occupied home.



Your personal mortgage partner ...

- **Individual solutions**

Whether you're buying for the first time, looking to refinance your existing mortgage, or renovating – we systematically focus on your needs, your situation, and your options. Every real estate financing solution is tailored to your needs.

- **Many years of expertise**

Take advantage of the expertise of our financing experts. Because they specialize in real estate financing, they can optimally support you in financing your projects.

- **Locally rooted**

Our financing experts are familiar with the local conditions and can offer you tailored support throughout the buying process. It doesn't matter where in Switzerland you would like to buy real estate: We know our way around.

- **Comprehensive advice**

Credit Suisse maintains a network of experts for all financial questions. That way, you can benefit from comprehensive advice in which every aspect of your financial situation is taken into account.

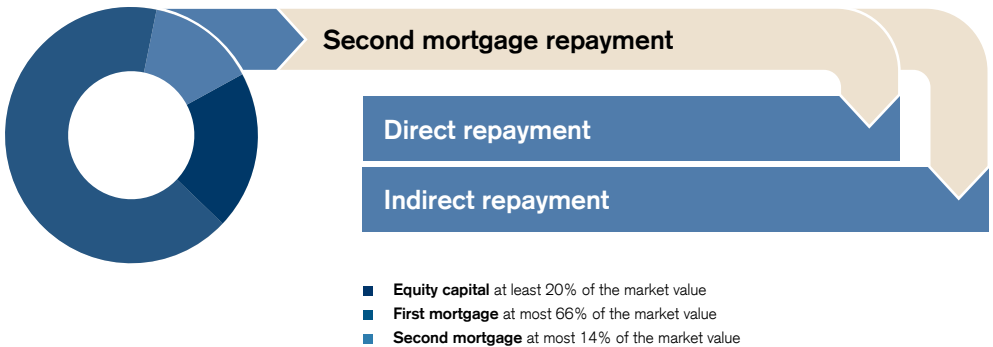
...with individual mortgage models

A wide range of mortgage models is available to provide you with a solid foundation for the financing of your owner-occupied home.

All models can be freely combined and tailored to your individual needs.
You also have the option of choosing direct or indirect repayment.
It doesn't matter whether flexibility or security is more important to you:
We'll find the right solution for you.

The foundation of your new home

The mortgage model



The financing of your owner-occupied home is composed of ...

- **... your equity capital of at least 20%**

Your equity capital must come from cash and cash equivalents such as savings, securities portfolios, or savings from pillar 3a (at least 10%). The remaining 10% of the required equity capital can come from assets in your employee benefits insurance (2nd pillar).

- **... and a mortgage of at most 80%**

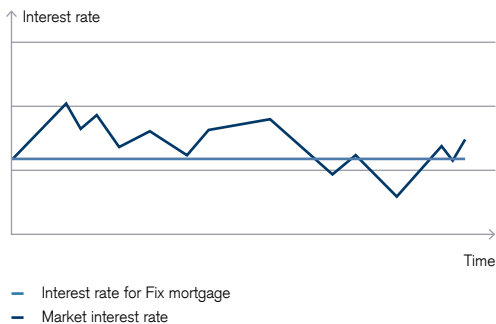
The first mortgage represents 66% of the market value. If your need for financing exceeds that percentage, you will need to take out a second mortgage to cover the remaining amount (up to a maximum of 80% of the market value). There is an obligation to amortize the second mortgage within 15 years, and at the latest by the age of 65.

- **Planning with sustainable affordability**

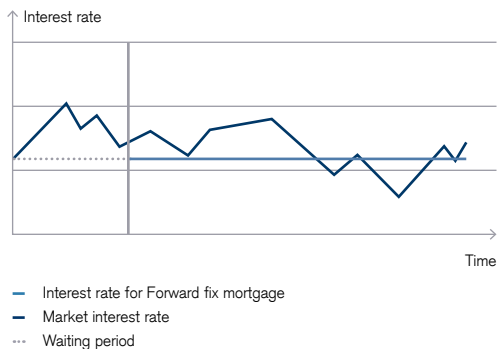
The bank checks whether your house or apartment is financially sustainable. Specifically, the living costs (imputed mortgage interest, repayment, and ancillary costs) must not amount to more than a third of your gross income. Our financing experts calculate living costs with a mortgage interest rate of 5% (historical average), as well as ancillary costs of around 1% of the purchase price of the property. This ensures that the financing is sustainable for you over the long term.

The Credit Suisse mortgage models*

The Fix mortgage



The Forward fix mortgage



Do you want security and predictable interest costs for the entire term of your mortgage?

- A fixed term for a fixed amount and a fixed mortgage interest rate
- Suitable if you expect interest rates to rise

Do you want to lock in an attractive mortgage interest rate now for a later period?

- Fixed mortgage interest rate up to three years prior to the payment of a new mortgage or the renewal of an existing mortgage
- A fixed term for a fixed amount and a fixed mortgage interest rate
- Suitable if you expect higher interest rates on the payment date of your new mortgage or the renewal date of your existing mortgage

Conditions

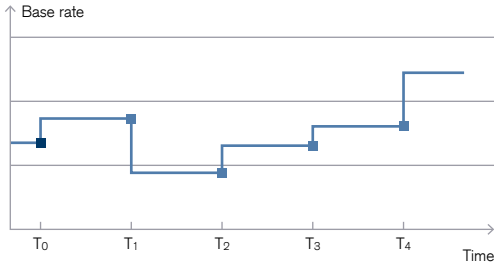
Minimum amount: CHF 100,000
Term: 2–15 years

Conditions

Minimum amount: CHF 100,000
Term: 2–15 years

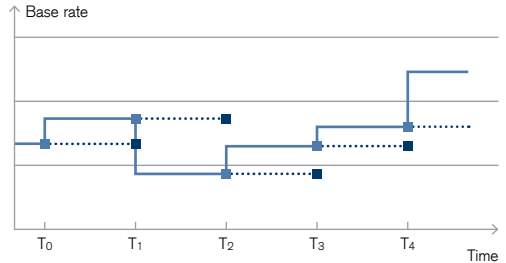
* Other mortgage models can be found on our website at credit-suisse.com/ch/en/private-clients/mortgages.html

SARON mortgage



- Compounded SARON rate for CHF
- Fixing of framework term and billing periods
- Calculation of accrued interest costs per billing period
- T_0 Start of framework term and start of billing period 1
- $T_{1/x}$ Start of billing period 2 (billing period x)

SARON rollover mortgage



- Compounded SARON rate for CHF
- ... Time shift with regard to the observation period
- Fixing of interest rate
- Fixing of interest rate observation period
- T_0 Start of framework term and start tranche term/billing period 1
- $T_{1/x}$ Start of tranche/billing period 2 (tranche/billing period x)

Want to participate in the current interest-rate developments and expect continuously low or falling interest rates?

- Mortgage interest linked to the established SARON rate
- Choice of term and billing period
- Mortgage interest rate not known until the end of the billing period
- Suitable if you can handle fluctuating interest costs

Want to participate in the current interest-rate developments and expect continuously low or falling interest rates?

- Mortgage interest linked to the established SARON rate
- Choice of overall term
- Suitable if you want to know the mortgage interest at the start of the tranche
- Suitable if you can handle fluctuating interest costs

Conditions

Minimum amount: CHF 100,000

Term: 1, 2 or 3 years

Billing period: 1 or 3 months

Conditions

Minimum amount: CHF 100,000

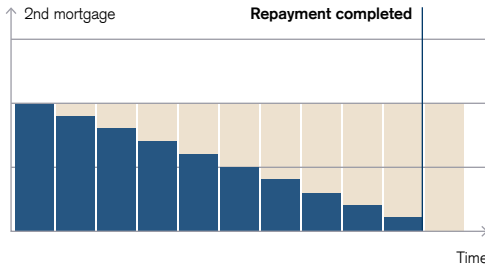
Overall term: 1 or 2 years

Tranche term: 1 month

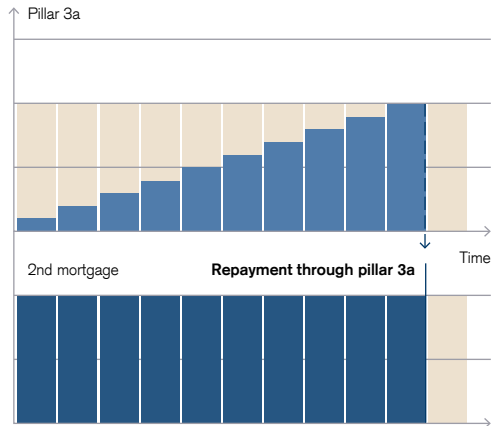
Repayment forms

You decide how you want to pay back your second mortgage.

Direct repayment



Indirect repayment



Direct repayment

Repayment of the mortgage in regular installments that are paid to the bank

- The mortgage is reduced with each payment. This reduces the mortgage debt and interest burden.
- Your tax burden increases as a result of the reduction in tax deductions for debit interest.

The indirect repayment

The repayment amount is not transferred to the mortgage, but is instead saved to a pillar 3a pension account or pension securities account.

- Your mortgage debt remains the same until the time of the agreed repayment. The debt can be deducted from taxable assets over the years.
- In addition, deposits into pillar 3a can be deducted from taxable income.

Contact us



Visit us at your **nearest branch**. Our online Office Locator can be found at credit-suisse.com/locations



You can reach us from Monday to Friday
at **0844 100 114***

*Telephone calls may be recorded.



You will find further information on the topic of mortgages
on our website **credit-suisse.com/mortgages**

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