

Mortgages

CREDIT SUISSE 

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 therefore 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 your 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 are 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 to choose a 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.

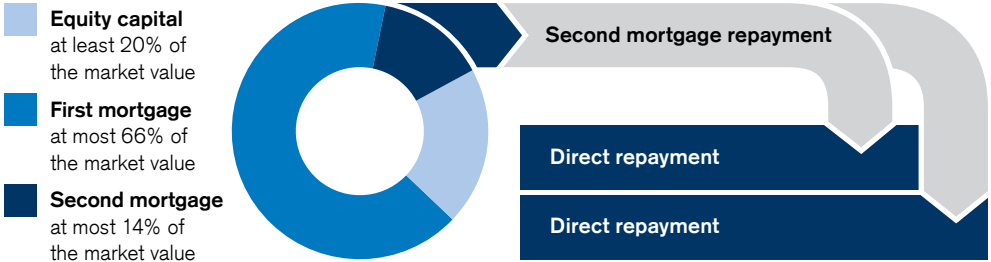


Scan the QR code with your smartphone.

In our **explanatory video**, you will receive valuable information on the structuring of mortgages.

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).

... a mortgage of at most 80%

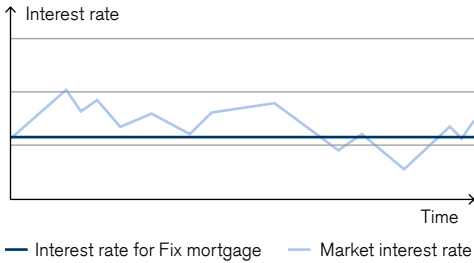
The first mortgage represents 66% of the market value. If your need for financing exceeds that percentage, you will need to take out a second mortgage to cover the remaining amount (up to a maximum of 80% of the market value). There is an obligation to amortize the second mortgage within 15 years, and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



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

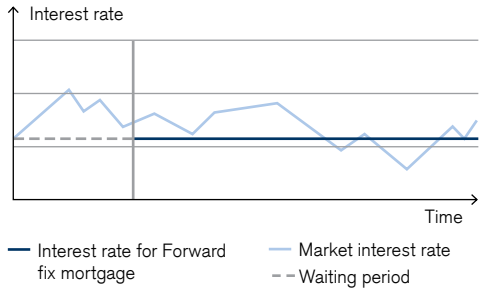
- A fixed term for a fixed amount and a fixed mortgage interest rate
- Suitable if you expect interest rates to rise.

Conditions

Minimum amount: CHF 100,000

Term: 2–15 years

The Forward fix mortgage



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

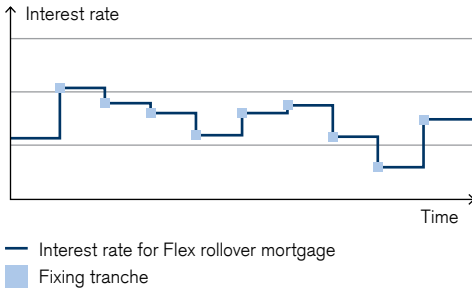
- Fixed mortgage interest rate up to three years prior to the payment of a new mortgage or the renewal of an existing mortgage
- A fixed term for a fixed amount and a fixed mortgage interest rate
- Suitable if you expect higher interest rates on the payment date of your new mortgage or the renewal date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

Conditions

Minimum amount: CHF 100,000

Term: 2–15 years

The Flex rollover mortgage



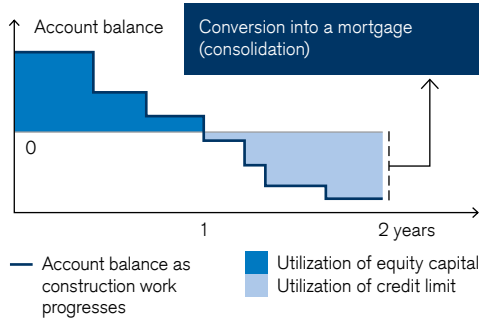
Do you want to participate in the current interest-rate developments? Do you want to be flexible and have the opportunity to change over to other mortgage products at a later date?

- The mortgage interest rate is linked to a predefined reference rate
- Choose the framework term and the interest periods after which the mortgage interest rate is reset (tranche term)
- Suitable if you can cope with fluctuating interest costs and expect consistently low or falling interest rates.

Conditions

Minimum amount: CHF 100,000
Term: 1–2 years
Tranche term: 3, 6, or 12 months

Construction loan



Do you want to carry out a construction project and need a financing solution during the construction phase?

- A line of credit that can be used flexibly to pay invoices for the current construction project (e.g. invoices for contractors)
- Flexible conversion of the construction loan into a mortgage
- Suitable for new construction or renovation of residential or commercial properties.

Conditions

Minimum amount: CHF 100,000
Term: during the construction phase, a maximum of two years
Credit commission: 0.25% per quarter on the maximum amount utilized

Repayment forms

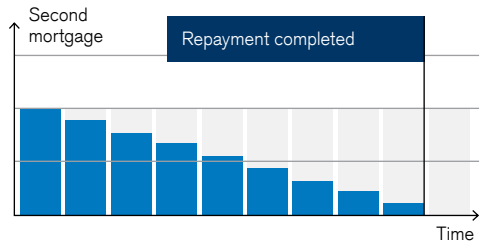
You decide how you want to pay back your second mortgage – directly or indirectly.

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.

Direct repayment

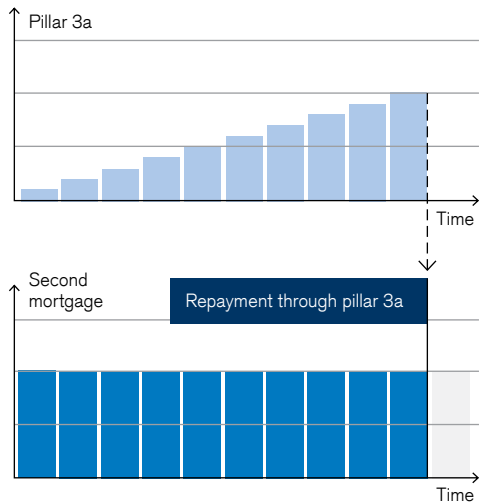


The indirect repayment

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.

Indirect repayment



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Our online Office Locator can be found at [credit-suisse.com/locations](https://www.credit-suisse.com/locations)



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



You will find further information on the topic of mortgages on
our website [credit-suisse.com/mortgages](https://www.credit-suisse.com/mortgages)

*Telephone calls may be recorded.



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