

# Renew your mortgage online

## What's new and how can you benefit?

The CS Direct release at the beginning of July allows you to renew your mortgage even more conveniently online.

You will also benefit from additional improvements:

- The new navigation guides you intuitively through all the key steps of the extension process.
- You can identify the individual tranches of your mortgage immediately, and you will find all the details on the interest rate and amortization.
- You can now also set up notifications for mortgages about to expire.
- The extension process for Fix and Forward Fix Mortgages has been integrated seamlessly.
- You can obtain advice or assistance for your Flex Rollover Mortgage from your client advisor directly in the online banking system.

## Can I renew all mortgage products in online banking?

At present, you can renew Fix and Forward Fix Mortgages. If you wish to renew another product, such as a Flex Rollover Mortgage, you must still get in touch with your client advisor or the contact point listed in online banking.

## What is the earliest I can renew my mortgage before it expires?

You can renew your mortgage online no earlier than 24 months before expiration.

## When is it not possible to renew my mortgages in online banking?

It is currently not possible to renew your mortgage in online banking if you meet certain criteria. These criteria include:

- The expiring mortgage is not a Fix or Forward Fix Mortgage.
- The mortgage amount in your credit facility exceeds of CHF 1 million.
- You are not domiciled in Switzerland.
- Your property is not 100% owner occupied.
- One of the tranches in your credit facility has an amortization or interest payment outstanding for more than 30 days.
- You are a corporate client.
- Your mortgage is subject to joint-signing authority.



## How can I tell if I am not able to renew my mortgage using online banking?

You will see a note to this effect with the contact information for your client advisor.

## What should I do if I cannot start the extension process in online banking?

Use the contact box to get in touch with your advisor by phone, email, or contact form to initiate the extension.

## How will I be notified that my mortgage is expiring and can be renewed?

Your mortgage will be flagged automatically in online banking when an extension is due.

You can also set up active notifications in online banking.

To do so, go to **Products/Services → Notifications** and check the box for **Mortgage Expirations**. You can set up three different channels: push notification, text message, or email.

### How can I tell if my mortgage was renewed successfully?

Successful extension will be confirmed online immediately. A summary of the most important information about the renewed tranche will be shown along with a link to further details. In the background, the product agreement will be prepared and, depending on the delivery type you have chosen for documents, sent to your e-documents for example.

### What devices can I use to renew my mortgage online?

Any device that you use for online banking: your laptop, smartphone, or tablet (iOS or Android).

### Where can I find instructions?

Watch our short video with step-by-step information on how to renew your mortgage online. Just scan the QR code with your smartphone or follow the link at [credit-suisse.com/shortinstructions](https://credit-suisse.com/shortinstructions).



### Whom can I contact if I have problems?

If you require further information, please contact your client advisor or our Digital Client Service:

Private clients – online and mobile banking  
+41 84 480 08 88\*  
Monday–Friday 8:00–22:00  
Saturday–Sunday 9:00–16:00

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



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