

## Mortgages zweiplus

Opening the door to residential property.  
And more.



## Make yourself at home.

With bank zweiplus mortgages.

### Dear Reader

Whether it is your single-family house or your condominium, whether your primary residence or vacation domicile in Switzerland: You can't really appreciate having your own four walls without the ideal financing.

We are happy to stand by your side when you are looking to buy your dream house, or when you are just looking for an alternative to your existing mortgage - with comprehensive advisory services as well as a fair and transparent offer.

Fulfill your dream of owning your own home!<sup>1</sup> We are looking forward to lending you a helping hand and making you an attractive offer.

Your bank zweiplus

## Contents

Make your dreams of a new home come true.

- 4 bank zweiplus variable-rate mortgage.**  
Your advantages at a glance.
- 8 bank zweiplus fixed-rate mortgage.**  
Your advantages at a glance.
- 12 bank zweiplus LIBOR mortgage.**  
Your advantages at a glance.
- 14 Reliability and contacts matter.**  
Our strengths.
- 16 Mortgage application.**  
Your data and checklist.

<sup>1</sup>For properties located in Switzerland and persons domiciled in Switzerland only.

## bank zweiplus variable-rate mortgage.

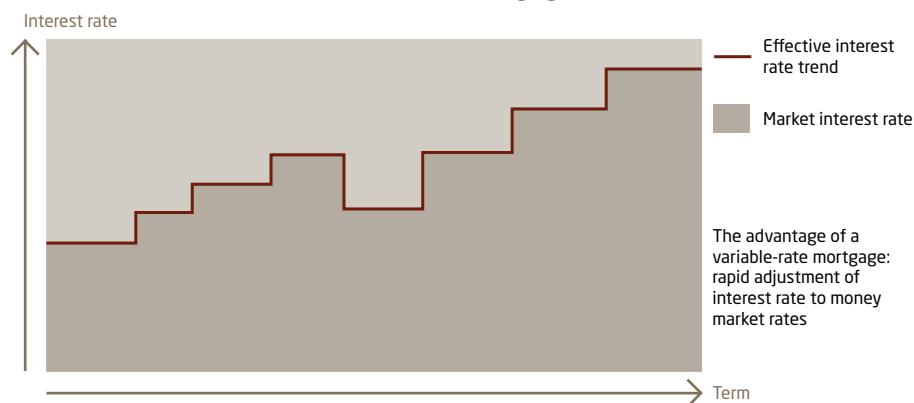
Your advantages at a glance.

With a bank zweiplus variable-rate mortgage, you can reap benefits from declining market interest rates and make repayments at any time.

### Product features

- + The variable-rate mortgage is a loan with an unlimited term (cancellation notice period of three months) for financing property.
- + The interest rate is adjusted to the money market or capital market, depending on the particular situation.
- + There is a possibility to subdivide the loan into a first or second mortgage:  
1<sup>st</sup> mortgage = Loan on pledged property of up to 70% of market value.<sup>1</sup>  
2<sup>nd</sup> mortgage = Loan on pledged property of up to 70% to 80% of market value.<sup>1</sup>
- + A swifter and simpler switch to a fixed-rate mortgage or other financing product<sup>2</sup> is possible at any time.

### Interest rate model for variable-rate mortgage



<sup>1</sup> Separate regulations apply to vacation houses, developed building land or building loan.

<sup>2</sup> You can find the current product assortment at [www.bankzweiplus.ch/mortgages](http://www.bankzweiplus.ch/mortgages)

### Product details

|                            |                                                                                                                                                                                                                                                                           |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Currency                   | CHF                                                                                                                                                                                                                                                                       |
| Minimum amount             | CHF 200 000                                                                                                                                                                                                                                                               |
| Current interest rate      | Available daily on request                                                                                                                                                                                                                                                |
| Interest/repayments        | Semiannually, as of each 30 June and 31 December                                                                                                                                                                                                                          |
| Repayment obligation       | There is no amortized repayment obligation for the first mortgage. Repayments of the second mortgage are generally amortized. The repayments can be effected directly or indirectly through payments into a pillar 2 or pillar 3a account, or a mutual fund savings plan. |
| Cancellation notice period | 3 months                                                                                                                                                                                                                                                                  |
| Taxes                      | Debt interest can be deducted from taxable income by persons domiciled in Switzerland subject to tax.                                                                                                                                                                     |
| Repayments                 | Special repayments are possible at any time, as agreed with the Bank.                                                                                                                                                                                                     |



**“With our bank zweiplus variable-rate mortgage, we can make repayments at any time.”**

**“Our bank zweiplus fixed-rate mortgage allows us to view possible interest rate hikes in a better light.”**

## The bank zweiplus fixed-rate mortgage.

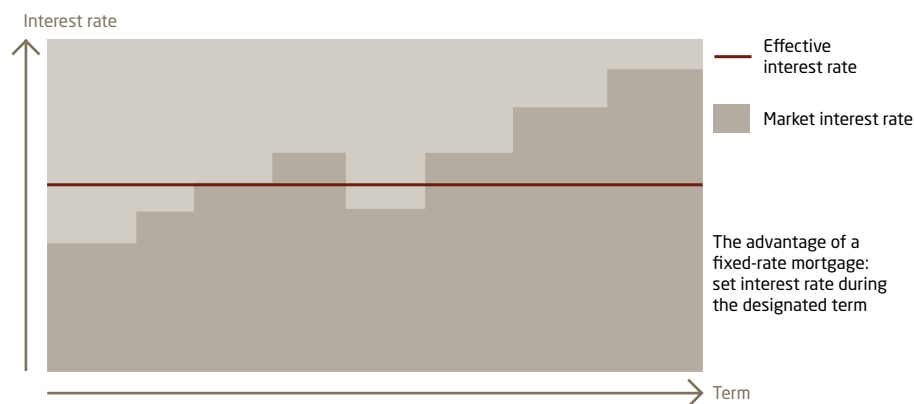
Your advantages at a glance.

With a bank zweiplus fixed-rate mortgage, you benefit from attractive conditions and, amid a low interest rate environment, hedge against rising rates over the long run. You can therefore easily budget your interest costs in the long term.

### Product features

- + The fixed-rate mortgage features a set, unchangeable interest rate and fixed term.
- + Fixed-rate mortgages are generally possible within the scope of a first mortgage. Separate conditions apply to second mortgages.
- + Terms of between two and ten years are possible.
- + The option to switch to another financing product<sup>1</sup> is available at the expiry of a tranche.

### Interest rate model for fixed-rate mortgage



### Product details

|                       |                                                                                                                                                                                                                                                               |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Currency              | CHF                                                                                                                                                                                                                                                           |
| Minimum amount        | CHF 200 000                                                                                                                                                                                                                                                   |
| Current interest rate | Available daily on request                                                                                                                                                                                                                                    |
| Interest payments     | Semiannually, as of each 30 June and 31 December                                                                                                                                                                                                              |
| Repayment obligation  | There is no amortized repayment obligation for the first mortgage. Repayments of the second mortgage are generally amortized. The repayments can be effected indirectly through payments into a pillar 2 or pillar 3a account, or a mutual fund savings plan. |
| Early cancellation    | The fixed-rate mortgage can generally not be cancelled during its term. Conditions for early cancellation are contractually determined.                                                                                                                       |
| Taxes                 | Debt interest can be deducted from taxable income by persons domiciled in Switzerland subject to tax.                                                                                                                                                         |
| Repayments            | Repayments are not possible during the term of the mortgage.                                                                                                                                                                                                  |

<sup>1</sup> You can find the current product assortment at [www.bankzweiplus.ch/mortgages](http://www.bankzweiplus.ch/mortgages)



**“With our bank zweiplus fixed-rate mortgage, we can precisely calculate our interest costs.”**

**“Our bank zweiplus LIBOR mortgage enables us to react to changes on the market especially swiftly.”**

## The bank zweiplus LIBOR mortgage.

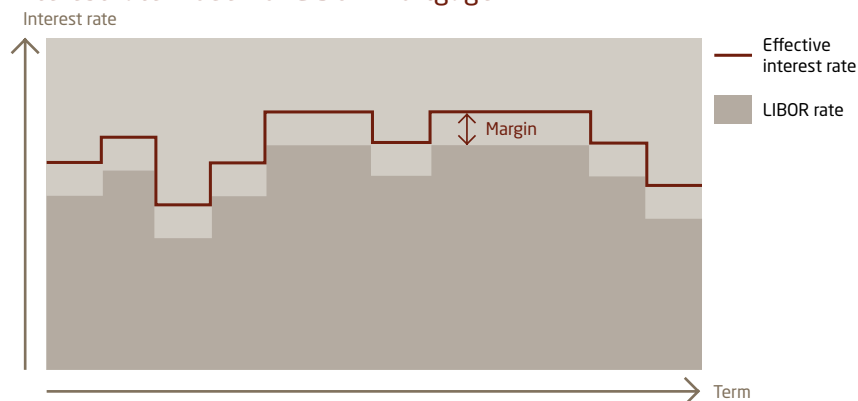
Your advantages at a glance.

With a bank zweiplus LIBOR mortgage, you can swiftly profit from an interest rate cut since our refinancing is carried out based on money market rates (LIBOR = London Interbank Offered Rate). This financing model therefore enables you to react quickly to changes on the market.

### Product features

- + The LIBOR mortgage is a loan with a set, unchangeable interest rate and fixed term between 3, 6, 9 and 12 months for financing property.
- + LIBOR mortgages are generally possible within the scope of a first mortgage. Separate conditions apply to second mortgages.
- + It is possible to individually determine the tranche amount and term.
- + The option to switch to another financing product<sup>1</sup> is available at the expiry of a tranche.

### Interest rate model for LIBOR mortgage<sup>2</sup>



<sup>1</sup> You can find the current product assortment at [www.bankzweiplus.ch/mortgages](http://www.bankzweiplus.ch/mortgages)

<sup>2</sup> Interest rate model for a LIBOR mortgage that is extended following expiry of the fixed term.

### Product details

|                       |                                                                                                                                                                                                                                                               |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Currency              | CHF                                                                                                                                                                                                                                                           |
| Minimum amount        | CHF 200 000                                                                                                                                                                                                                                                   |
| Current interest rate | Available daily on request                                                                                                                                                                                                                                    |
| Interest payments     | After expiry of each designated tranche                                                                                                                                                                                                                       |
| Repayment obligation  | There is no amortized repayment obligation for the first mortgage. Repayments of the second mortgage are generally amortized. The repayments can be effected indirectly through payments into a pillar 2 or pillar 3a account, or a mutual fund savings plan. |
| Early cancellation    | The fixed-rate mortgage can generally not be cancelled during its term. Conditions for early cancellation are contractually determined.                                                                                                                       |
| Taxes                 | Debt interest can be deducted from taxable income by persons domiciled in Switzerland subject to tax.                                                                                                                                                         |
| Repayments            | Repayments are not possible during the term of the mortgage.                                                                                                                                                                                                  |

### Important note

Determining which financing model is ideal for you depends on your individual situation. You can also divide your financing requirement among several mortgage tranches: for example, for CHF 300 000, entering into a LIBOR mortgage with a term of three months; for CHF 250 000, a fixed-rate mortgage with a term of five years; and for CHF 100 000, a variable-rate mortgage. In this way, you avoid having to renew your entire mortgage amid any phase of high interest rates and at the same time effect repayments at any time. We would be happy to provide you with more in-depth advice in a personal meeting. Please call us via the **toll-free telephone number 00800 0800 55 55** for an appointment.

## Reliability and contacts matter.

Our strengths.

### Solid financial institution.

bank zweiplus ltd, headquartered in Zurich with customer centers located in Zurich City and Basel, is specialized in providing investment and pension advisory services. The Bank is regarded as a reliable and solid partner for its customers. Our stability is based on close cooperation with Bank Sarasin. We reap benefits from the good credit rating of the Swiss private bank and also rely on its state-of-the-art IT infrastructure.

### Independent advice.

Our bank provides access to a vast assortment of customized financial products and services - not bounded by any specific investment amount. The advisory services we provide to our customers are always independent of in-house product recommendations since bank zweiplus offers no proprietary investment products of its own.

### Personal service.

Our qualified staff is available to provide answers to your questions, information as well as in-depth customer advisory services.

#### Contact via telephone through our Banking-Line

Monday to Friday, 8:30 a.m. to 7:00 p.m.

T 00800 0800 55 55 (toll-free) or T +41 (0)58 059 22 17 (subject to fee)

#### Personal contact in Basel and Zurich

Monday to Friday, 9:00 a.m. to 5:00 p.m.

bank zweiplus ltd  
Wallstrasse 1  
CH-4002 Basel

bank zweiplus ltd  
Talstrasse 62  
CH-8001 Zurich

#### Additional contact options and information

bankingline@bankzweiplus.ch or [www.bankzweiplus.ch/mortgages](http://www.bankzweiplus.ch/mortgages)



#### 1 Paying

- + Current account
- + Private account
- + Credit cards
- + Debit cards
- + Electronic payment transactions



#### 2 Saving

- + Youth savings account
- + Youth mutual fund savings plan
- + Student savings account
- + Investment savings account
- + Mutual fund savings plan
- + Senior citizen's savings account



#### 3 Investing

- + Asset management strategies
- + Direct investments
- + Exchange-traded funds (ETFs)
- + Call deposits
- + Fixed-term deposits and fiduciary deposits
- + Investment funds
- + Structured products



#### 4 Saving for retirement

- + Pillar 3a
- + Vested benefits account



#### 5 Financing

- + Mortgage
- + Loans against securities



#### 6 Protecting

- + Risk insurance
- + Life insurance

The above-mentioned products and services may be subject to restrictions and serve solely for your information. This does not constitute an offer. You can find more information on our products and services at [www.bankzweiplus.ch](http://www.bankzweiplus.ch)

# Mortgage application

## Your data

### Master no.

(to be completed by the Bank)

### 1. Personal information

| Borrower 1                        | Borrower 2                        |
|-----------------------------------|-----------------------------------|
| Company                           | Company                           |
| Name                              | Name                              |
| First name                        | First name                        |
| Street / No.                      | Street / No.                      |
| Postcode / City                   | Postcode / City                   |
| Telephone (during business hours) | Telephone (during business hours) |
| Date of birth                     | Date of birth                     |
| Nationality                       | Nationality                       |
| Civil status                      | Civil status                      |
| Number of children                | Number of children                |
| Profession / position             | Profession / position             |
| Name of employer                  | Name of employer                  |
| Gross income per year in CHF      | Gross income per year in CHF      |

### 2. Property information<sup>1</sup>

- Single-family house / condominium (primary residence)  
Current estimated market value available?  Yes  No
- Vacation house / condominium  
Current estimated market value available?  Yes  No
- Building land  
Current estimated market value available?  Yes  No
- Other \_\_\_\_\_  
Current estimated market value available?  Yes  No

### 3. Credit information

| Property 1                                                                                                                                             | Property 2                                                                                                                                             |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|
| Property type                                                                                                                                          | Property type                                                                                                                                          |
| <input type="checkbox"/> Purchase price financing<br><input type="checkbox"/> Building loan<br><input type="checkbox"/> Repayment of existing mortgage | <input type="checkbox"/> Purchase price financing<br><input type="checkbox"/> Building loan<br><input type="checkbox"/> Repayment of existing mortgage |
| Purchase price or investment costs CHF                                                                                                                 | Purchase price or investment costs CHF                                                                                                                 |
| Additional incidental costs (e.g. renovation) CHF                                                                                                      | Additional incidental costs (e.g. renovation) CHF                                                                                                      |
| <b>Total property costs CHF</b>                                                                                                                        | <b>Total property costs CHF</b>                                                                                                                        |
| <b>Desired mortgage CHF</b>                                                                                                                            | <b>Desired mortgage CHF</b>                                                                                                                            |
| Possible repayments per annum CHF                                                                                                                      | Possible repayments per annum CHF                                                                                                                      |
| <input type="checkbox"/> Direct repayment<br><input type="checkbox"/> Indirect repayment                                                               | <input type="checkbox"/> Direct repayment<br><input type="checkbox"/> Indirect repayment                                                               |
| <b>Summary of borrower's capital</b>                                                                                                                   | <b>Summary of borrower's capital</b>                                                                                                                   |
| Account balances, securities CHF                                                                                                                       | Account balances, securities CHF                                                                                                                       |
| Pension funds / pillar 2 account CHF                                                                                                                   | Pension funds / pillar 2 account CHF                                                                                                                   |
| Pillar 3 account CHF                                                                                                                                   | Pillar 3 account CHF                                                                                                                                   |
| Life insurance policy CHF                                                                                                                              | Life insurance policy CHF                                                                                                                              |
| Third-party loan CHF                                                                                                                                   | Third-party loan CHF                                                                                                                                   |
| Other _____ CHF                                                                                                                                        | Other _____ CHF                                                                                                                                        |
| <b>Total borrower's capital CHF</b>                                                                                                                    | <b>Total borrower's capital CHF</b>                                                                                                                    |

<sup>1</sup> For properties located in Switzerland and persons domiciled in Switzerland only.

# Mortgage application

## Your checklist

### 4. Required documentation

#### For the property

Current market value estimate (no older than three years),

including the following documents:

- + Current abstract of title (any copy of purchase agreement / draft)
- + General site plan / cadastral survey / land register (lot, parcel)
- + Residential property blueprints / land blueprints / photos
- + Net floor space (square meters) / cubature (cubic meters)
- + Year of construction / restructurings / additions / renovations (designate year)
- + Building rights agreement (if property subject to building rights)
- + Current property insurance certification
- + Data on the region / community (location of the property)

#### For the borrower

Private persons

Current wages and assets statement, or last tax declaration

Company

- Current balance sheet and income statement from the last three years, including auditor's report
- Current abstract from the commercial registry (no older than six months)
- Information any debt-collection proceedings (no older than six months)

#### Additional documentation

For repayment of bank loans

Copy of existing loan agreement

For building projects (new building / restructuring / additions)

- Construction cost plan
- Building blueprints or description
- Building permit (any service / labor contracts)
- Sales documentation
- Current abstract of title (any copy of purchase agreement / draft)

#### Summary of borrower's capital

Account balances, securities

Current account / custody account statement

Retirement savings account

- Pension fund certification / Vested benefit assets (Pillar 2)
- Pension fund balances pillar 3 account

Life insurance policies

- Copy statement of assets
- Current repurchase value
- Other \_\_\_\_\_

Loans / other

- Third-party funds certification
- Copy loan agreement
- Other \_\_\_\_\_

**Your customer advisor team  
will be glad to advise you.**

Monday to Friday, 8:30 a.m. to 7:00 p.m.

T 00800 0800 55 55 (toll-free)

T +41 (0)58 059 22 17 (subject to fee)

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[www.bankzweiplus.ch](http://www.bankzweiplus.ch)