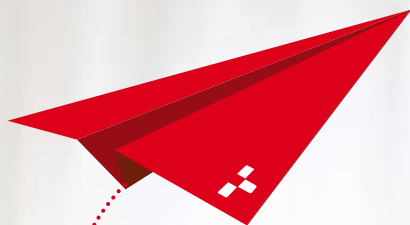


## Securities loans zweiplus

Taking advantage of investment opportunities. And more.



## Individual securities loan solutions.

Your flexible financing opportunity.

### Dear Reader

You need short-term liquidity, or want to seize some financial and investment opportunities without divesting any of your long-term invested assets. With a bank zweiplus securities loan, you can improve your financial flexibility as well as fulfill your near-term financing needs swiftly and simply.

As collateral for this securities loan - also referred to as a Lombard loan - your securities or other easily evaluated assets are pledged at a specific percentage of their market value.

Our customer advisors are happy to be of service for a consultation regarding investing or borrowing and are looking forward to offering you an individual financing proposal.

Your bank zweiplus

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Free to choose your financing.

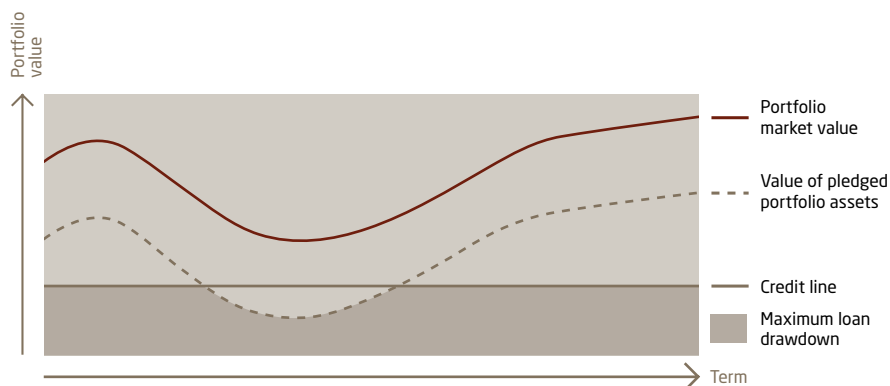
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## Attractive financing with a securities loan.

A good way to improve your financial flexibility.

A bank zweiplus securities loan solution is a more cost-effective and less complicated way to borrow money. Moreover, the interest costs are significantly lower than with an unsecured loan through pledging the available assets already held in your portfolio, such as stocks, bonds, investment funds or even life insurance policies with a cash value.

The maximum loan drawdown (utilization) is determined according to the amount of credit line as well as the value of the pledged assets in your portfolio. All dividend and interest income realized by the pledged assets will continue to be credited to your account.



### Risk factors

Investors bear the price risk, issuer risk and currency risk when trading in securities. They also benefit from gains due to rising prices, while the value of the pledged assets declines amid falling prices. Consequently, investors could be compelled to sell securities at the current low prices and/or obliged to provide additional assets as collateral (i.e. call for additional cover), in order to scale back any overrun of the credit line and/or restore the value of the pledged assets, or pay the interest charges on the loan. If the call for additional cover or repayment obligation is not immediately fulfilled, or special circumstances emerge (e.g. a plunge in prices on the market), the Bank may liquidate part or all of the assets pledged as collateral for the loan. Certain minimum coverage requirements apply to collateral pledged for securities loans.

## Securities loans according to your expectations.

Your advantages at a glance.

bank zweiplus securities loan solutions offer you more than just an extra advantage:

- + Short-term, flexible provision of liquidity
- + Financing possible in various currencies
- + Optimization of your capital investments
- + You retain ownership of your securities
- + You can continue to reshuffle your portfolio according to your individual needs
- + Interest charges on your account are incurred only on the effective utilized share of the loan

You are free to design the structure of your securities loan and which type of loan<sup>1</sup> best suits your needs.

### Financing based on current account

Financing with a bank zweiplus securities loan based on a current account provides you with the advantage of flexibility in terms of timing and volumes, and also serves as your liquidity reserve. You can utilize or restore the credit line on a daily basis with volume at your discretion, according to your needs.

### Financing based on fixed advance

Financing with a bank zweiplus securities loan based on a fixed advance is a loan with a predetermined amount and prearranged term. The fixed advance can be concluded with a term ranging from 1 to 12 months, and the interest rate is set in advance.

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

## Reliability and contacts matter.

Our strengths.

### Product details

General agreement	Securities loan based on current account	Securities loan based on fixed advance
Credit line	From CHF 50 000	From CHF 100 000
Currencies <sup>1</sup>	CHF, EUR, USD, GBP	CHF, EUR, USD, GBP
Maximum drawdown of credit line	Within the scope of bank zweiplus guidelines covering pledged assets	Within the scope of bank zweiplus guidelines covering pledged assets
Term	Unlimited	1 to 12 months
Interest rate	<ul style="list-style-type: none"><li>Depending on the situation on the money market or capital market</li></ul>	<ul style="list-style-type: none"><li>Depending on the situation on the money market or capital market</li><li>Daily on request</li></ul>
Interest payments	Quarterly, at the end of each calendar quarter	Following expiry of the respective fixed advance
Repayments	Possible any time	Repayments are not possible during the term
Cancellation notice	Mutual cancellation at any time	Fixed advances can be canceled at the end of the term

<sup>1</sup>Other currencies as agreed upon with bank zweiplus ltd

### 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 Zürich

### Additional contact options and information

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

**Disclaimer:** The above-mentioned products and services may be subject to restrictions and serve solely for your information. This constitutes neither an offer in a legal sense, nor solicitation or individual recommendation and therefore cannot take the place of a customer advisor. The Bank has taken every conceivable measure to ensure that the information is reliable. However, the Bank accepts no liability whatsoever for the relevancy, accuracy or completeness of the information published in this brochure. You can find more information on our products and services at [www.bankzweiplus.ch](http://www.bankzweiplus.ch)

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

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