

Swiss Life SARON mortgage – for participation in current interest rate development

Would you like to benefit from the current short-term interest rates on the money market? If so, simply combine your Swiss Life fixed-rate mortgage with a Swiss Life SARON mortgage. SARON (Swiss Average Rate Overnight) serves as the reference interest rate for SARON mortgages.

How you benefit

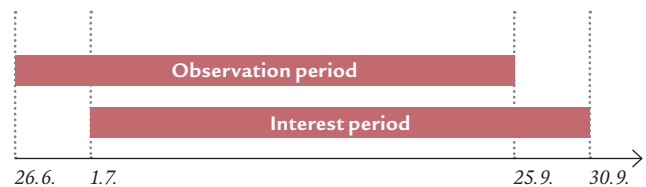
- Flexible product switch to a fixed-rate mortgage with longer term
- Benefit from short-term money market interest rates in a falling interest rate environment

Conditions

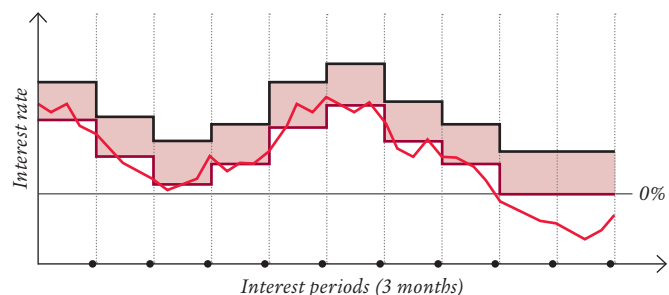
- Maximum 30% of total financing, minimum CHF 100 000 per term
- Framework term of 3 or 5 years
- Interest rates for the current period are determined five working days prior to the end of the quarter
- Interest payment only possible via direct debit
- Cancellation/repayment possible at end of term
- Compounded SARON* as reference interest rate

How is the interest rate calculated?

The interest rate is set at the end of each quarter. The basic interest rate, compounded SARON, is calculated from the average of the daily fixed and compounded SARON rates during the observation period.** They are determined on the basis of an observation phase brought forward by five working days. This allows us to ensure that you receive the interest statement in good time before the end of the interest period and that the interest due is collected by direct debit.***



The interest rate is comprised as follows:
Basic interest rate + agreed margin = current interest rate



- Customer interest rate
- Margin
- Compounded SARON
- SARON overnight rate
- End of SARON overnight rates/calculation date observation period Compounded SARON

Answers to your questions

Mortgage solutions can be designed in different ways and can look different depending on your situation in life. You deserve personal advice relating to your specific circumstances.



Contact your advisor or call us on
043 284 33 11.

* "Swiss Average Rate Overnight", secured overnight rate based on concluded transactions and binding quotes in the Swiss money market.

** In case of a negative compounded SARON, a lower limit of 0% applies to the base rate.

*** The collection of interest owed by direct debit ensures that you are not in arrears with the payment of interest, as it is due at the end of each quarter. Direct debit is not possible with a PostFinance account for administrative reasons.