



SARASIN

Sarasin Mortgages



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Buying your own home or a holiday property is a major step. A well thought-out financing model allows you to sleep better at night and enjoy your property to the full.

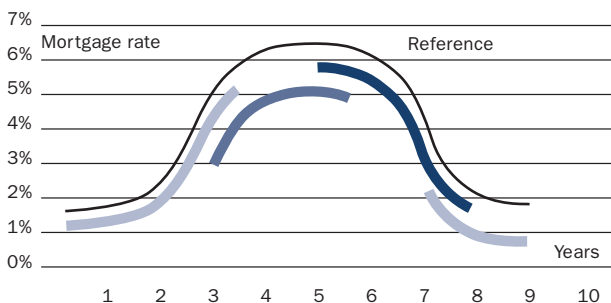
How to finance your dream home

The purchase of a property – whether a house or an apartment – must be carefully considered. For most people this will be a major financial investment that has to be properly thought through and planned.

Perhaps, though, you are already the proud owner of your own home and/or holiday property, and are simply seeking an alternative to your existing mortgage.

The right mortgage product for a given interest rate trend

Illustration of typical interest rate pattern



- In periods when interest rates are low and/or when interest rates are rising, then fix the interest rate long term (**SaraFix**)
- When the market situation is uncertain and/or when interest rates are rising slightly, then exploit the delayed increase in variable interest rates (**SaraFloat**)
- When interest rates are falling, then only commit yourself short term (**SaraRoll**)

Whether you are an existing or an aspiring owner-occupier, you are bound to have different requirements. Your individual circumstances and desires determine which financing model is best for you. That's why Bank Sarasin offers various mortgage models to cater for these different requirements:

- Fixed-rate mortgage SaraFix
- Variable-rate mortgage SaraFloat
- Money market mortgage SaraRoll

Our services

- Our framework contract allows you to freely combine the various mortgage products – without financial penalty
- We will help you to calculate your exact interest, repayment and housing costs
- You can optimise your tax bill through indirect repayment via Pillar 3a

What are the key points to consider?

- Your property must be in Switzerland
- You must provide at least 20% of the purchase price from your own funds, and at least 33% in the case of holiday homes
- Additional collateral will benefit your terms and conditions and your borrowing limit

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Fixed-rate Mortgage SaraFix

You protect yourself over the longer term and guard against rising interest rates. The interest rate remains unchanged over the agreed mortgage term.

Product features

- A loan with a fixed interest rate and a fixed term (between 2 and 10 years) for the financing of your property
 - Additional collateral will benefit your terms and conditions and your borrowing limit
 - Eligible properties in Switzerland such as owner-occupied homes, multiple dwellings, holiday homes and land for building development
- Holiday properties and land for building development can only be financed within the framework of a first mortgage, and special repayment conditions apply

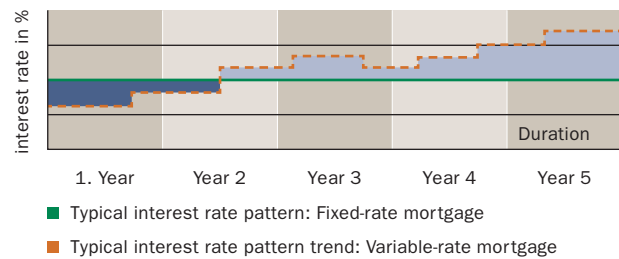
Sarasin Forward on a fixed-rate mortgage SaraFix

You can fix the interest rate of your SaraFix mortgage up to 12 months ahead of payout date by paying an add-on to your interest rate.

The advantage of SaraFix:

Interest rate fixed over the agreed term

Illustration of typical interest rate pattern



Product details

Minimum amount	CHF 200 000
Current interest rate	Updated daily on the Internet, or on request
Interest payment	Half-yearly, on 30th June and 31st December each year
Repayment obligation	None; (partial) repayments possible at the end of the term
Early cancellation	As a rule the fixed-rate mortgage cannot be cancelled during its term Conditions for early cancellation are laid down in the contract
Currency	CHF
Taxes	• Borrowers liable to pay tax in Switzerland can deduct their interest payments from their taxable income
Owner-occupied property	• Repayments can be made indirectly: payments into Pillar 3a accounts or policies can also be deducted from taxable income
Benefits	• No variation in the interest rate • Interest costs can be budgeted for exactly

Sarasin Variable-rate Mortgage SaraFloat

The adaptable financing model which lets you stay flexible. Full or partial repayments are possible at any time.

Product features

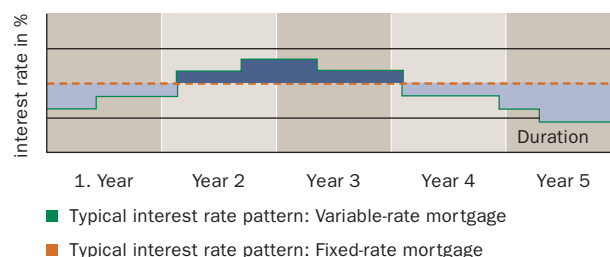
- A loan with unrestricted term (cancellation period 3 months) for financing your property
- The interest rate varies according to the prevailing conditions on the money and capital markets
- Divided into a first and second mortgage:
Lending rate on 1st mortgage = up to 67% of the market value
Lending rate on 2nd mortgage = from 67% to 80% of the market value, must be repaid
- Additional collateral will benefit your terms and conditions and your borrowing limit
- Option of switching to a SaraFix fixed-rate mortgage or SaraRoll money market mortgage
- One-off unscheduled repayments are possible (subject to the cancellation period)

- Eligible properties in Switzerland such as owner-occupied homes, multiple dwellings, holiday homes and land for building development
Holiday properties and land for building development can only be financed within the framework of a first mortgage, and special repayment conditions apply

The advantage of SaraFloat:

The interest rate adjusts to market conditions

Illustration of typical interest rate pattern



Product details

Minimum amount	CHF 100 000 (for new mortgages)
Current interest rate	Updated daily on the Internet, or on request
Interest payment/Repayment	Half-yearly, on 30th June and 31st December each year
Repayment obligation	On a second mortgage or by pledging 2nd Pillar assets, holiday homes, land for building development
Cancellation period	3 months
Currency	CHF
Taxes	<ul style="list-style-type: none"> • Borrowers liable to pay tax in Switzerland can deduct their interest payments from their taxable income
Owner-occupied property	<ul style="list-style-type: none"> • Repayments can be made indirectly: Payments into Pillar 3a accounts or policies can also be deducted from taxable income
Benefits	<ul style="list-style-type: none"> • Flexibility • Repayments can be made at any time (subject to the cancellation period) • When market interest rates fall, you follow this trend and profit from lower interest payments

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Money Market Mortgage SaraRoll

You benefit from attractive interest rates and can always adjust them to match the prevailing market conditions

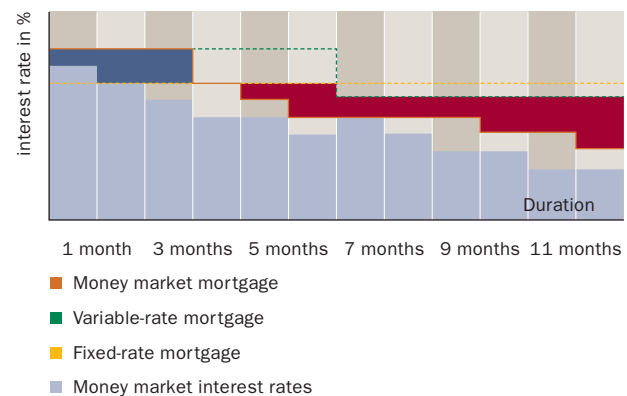
Product features

- A loan with an indefinite term and an interest rate repeatedly reset for the respective interest periods (3, 6, 9 or 12 months) on the basis of prevailing money market rates (LIBOR)
- Option to switch to a SaraFix fixed-rate mortgage or a SaraFloat variable-rate mortgage
- Additional collateral will benefit your terms and conditions and your borrowing limit
- Eligible properties in Switzerland such as owner-occupied homes, multiple dwellings, holiday homes and land for building development
Holiday properties and land for building development can only be financed within the framework of a first mortgage, and special repayment conditions apply

The advantage of SaraRoll:

Rapid adjustment of the interest rate to match money market rates

Illustration of typical interest rate pattern



Product details

Minimum amount	CHF 500 000
Current interest rate	On request
Interest payment	At the end of each interest rate period
Repayment obligation	None; (Partial) repayments at the end of an interest rate period are possible
Early cancellation	Conditions for early cancellation are laid down in the contract
Currency	CHF
Taxes	<ul style="list-style-type: none"> • Borrowers liable to pay tax in Switzerland can deduct their interest payments from their taxable income
Owner-occupied property	<ul style="list-style-type: none"> • Repayments can be made indirectly: Payments into Pillar 3a accounts or policies can also be deducted from taxable income
Benefits	<ul style="list-style-type: none"> • High degree of flexibility • Rapid response time • Short terms are possible • Periodic adjustment of interest rates (depending on the selected term)

Sarasin Sustainable Mortgage

Take advantage of Bank Sarasin's sustainable mortgage: as market leader in sustainable investment, Bank Sarasin is keen to encourage energy-efficient buildings or the installation of renewable energy systems. Clients will be rewarded with a lower rate of interest on their mortgage.

With Bank Sarasin's mortgage you can double your benefit. You can finance your sustainable building plans and enjoy preferential terms from Sarasin. Energy efficiency is becoming increasingly important in building projects. Sustainable construction methods have been proven to provide significant energy and cost savings.

Bank Sarasin provides additional incentives for green building design. Renewable Energies such as photovoltaics (PV) and solar heating systems have become an integral part of a "smart & green" home. As a trendsetter and market leader in the field of sustainability, we help you implement your sustainable building plans and make a contribution towards protecting the environment in the process. We offer special conditions in the form of discounted mortgage rates for buildings which comply with environmental criteria. Properties meeting specific standards receive a Minergie® certificate or a cantonal energy efficiency certificate. Both the Minergie® quality label and cantonal energy efficiency certificate stand for an innovative building design providing an ideal combination of environmental awareness, cost efficiency and living comfort. Specific features include highly efficient insulation of the shell of the building and efficient building management systems. We also support the renovation of existing properties if this can be shown to enhance energy efficiency. This is also valid for the replacement of an old fossil fuel heating with a modern heating system based on renewable energies.

Conditions

You receive an annual reduction of up to 0.50% over 5 years on the interest payable on all mortgage products if you provide a Minergie® or cantonal energy efficiency certificate or if you can prove the implementation of a renewable energy system.

Benefits

- Lower financing costs thanks to a further reduction in interest charges
- Environmentally responsible building design ensures cost efficiency over the long term
- Become more energy independent through the use of renewable energy
- Transparent criteria and simple processes for applying for discounted interest rate
- Preferential conditions are also available when renovating buildings – for the full loan amount

Sarasin Mortgage SaraCap

Protect the cost of your mortgage against rising interest rates.

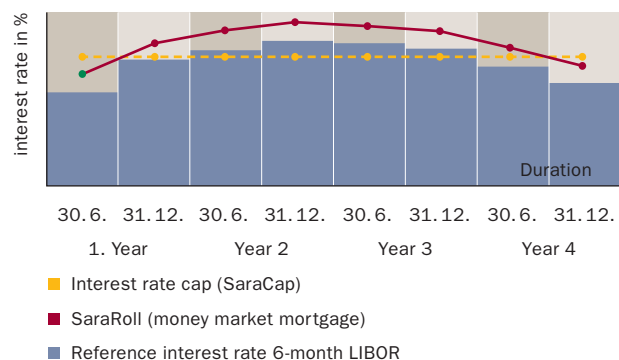
SaraCap allows you to hedge your money market mortgage (SaraRoll) against rising interest rates. SaraCaps are interest rate derivatives that are valued and traded on a daily basis. The reference interest rate is the 6-month LIBOR (London Inter Bank Offered Rate). When purchasing this product, you have the peace of mind that the interest rate will never exceed the maximum limit (or cap) selected. If the LIBOR does exceed the defined limit, the cap takes effect, i.e. you receive the difference between the current LIBOR. This is credited to your account in the form of an equalisation payment. To qualify for this form of protection you must have a new or existing SaraRoll or SaraFloat mortgage with Bank Sarasin. You pay a premium to purchase SaraCap protection. The basic principle is: the closer the current LIBOR is to the cap, and the longer the period of protection, the higher the value of the cap and subsequently the premium as well. At the end of the term the SaraCap has no further value.

The chart below shows how SaraCap works. The horizontal line represents the maximum interest rate defined by you. The red line shows the interest rate of your SaraRoll money market mortgage, and the columns represent the 6-month LIBOR. Every six months, or in the example shown on the 30 June and 31 December each year, the interest rate situation is assessed. An equalisation payment kicks in when the LIBOR reference rate exceeds the predefined cap. In the illustration this occurs on 30 June and 31 December of Year 2 and Year 3. The difference between the LIBOR and the cap you selected is calculated for each period in question and credited to your account.

Benefits

- Hedge against rising interest rate payments
- Transparent equalisation payments
- No limit on the loan amount for your mortgage
- SaraCaps can be traded on a daily basis

Illustration of typical interest rate pattern



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