

# Fixed-rate mortgage

## Fixed interest rate

The term of a fixed-rate mortgage is two to fifteen years. You can choose the duration. During this period, the interest rates will remain steady and this means you can budget very carefully.

### The fixed-rate mortgage at a glance

Currency	CHF
Term	2–15 years
Interest rate	fixed for the whole term
Reference interest rate	SWAP rate with the same term interest rate
Minimum amount	CHF 100,000
Interest due date	quarterly
Account management	free of charge
Loan	max. 80% of the property's value for owner-occupied homes or max. 75% for holiday homes
Level of repayment	max. 33% of gross income

### Your benefits

- Secure planning thanks to calculable costs
- Security against rising interest rates
- Interest rate fixed up to 18 months in advance
- Can be combined with a Saron mortgage

### How a fixed-rate mortgage works

The interest rate remains fixed across the selected term. You know how much interest you'll pay for the whole term and are protected in the event of rising interest rates. If interest rates fall after you have taken out a fixed-rate mortgage, you will not be able to benefit from this with a fixed-rate mortgage because the interest rate has already been fixed. You can fix the interest rate up to 18 months in advance.

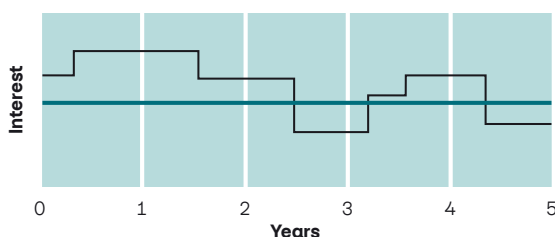
### Who is the fixed-rate mortgage suitable for?

A fixed-rate mortgage is the right choice for you if you like to budget with a fixed amount or expect interest rates to rise.

### Reducing your tax bill with indirect amortization

Save on taxes by paying amortization contributions into a pillar 3 retirement solution. These amounts are tax deductible.

### Term and interest rate



- Fixed-rate mortgage interest
- Market interest

### Which mortgage is right for you?

A fixed-rate mortgage offers long-term security with fixed interest, whereas a Saron mortgage offers variable interest and flexibility. The right option for you depends on your individual needs and starting point, and should be carefully worked out.

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### Do you have any questions?

Our experts will be happy to help you. You can also reach us by telephone on +41 58 448 14 14 or online at [postfinance.ch/mortgage](https://postfinance.ch/mortgage).