



## Saron mortgage

Very flexible interest rates

**PostFinance** 

The Saron mortgage reacts immediately to interest rate changes. It is a money market mortgage which uses the Compounded SARON® as a reference rate. Interest rates are modified every three months. It's our most flexible mortgage, enabling you to benefit from lower interest rates quickly and directly and to switch easily to a fixed-rate mortgage if you wish.



### The Saron mortgage at a glance

|                       |   |
|-----------------------|---|
| Currency              | CHF   |
| Framework term        | 3 years   |
| Interest rate         | Calculated based on ref. interest rate plus individual margin. Interest rate changes every three months |
| Interest rate hedging | None  |
| Ref. interest rate    | Compounded SARON®   |
| Minimum amount        | CHF 100,000   |
| Interest due dates    | Quarterly   |
| Account management    | Free of charge  |
| Lending               | Max. 80% of the property's value for owner-occupied homes or max. 75% for holiday homes                 |
| Repayment level       | Max. 33% of gross income  |

### The benefits for you

- You benefit from low and falling interest rates as well as transparent interest rate calculation
- High degree of flexibility
- Option of switching to a PostFinance fixed-rate mortgage during the term

### How the Saron mortgage works

The interest rate is based on the Compounded SARON® reference rate. This is determined five calendar days before the end of the quarter based on the individual SARON® daily rates over the past three months which means the interest rate is only indicated at quarter-end. If the reference interest rate falls into negative territory, it is replaced by 0.00%. The contractually agreed individual margin (surcharge on the reference interest rate) is fixed for the full term.

### Who is the Saron mortgage aimed at?

The Saron mortgage is ideal when interest rates are high to average and when rate cuts are expected. The interest rate can fluctuate significantly during the term, depending on the market situation. However, the option of switching to a PostFinance fixed-rate mortgage during the term means you remain flexible.

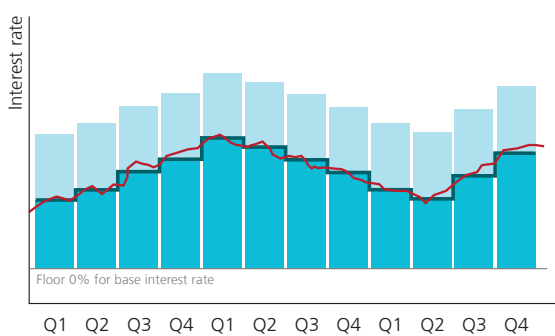
### Reducing your tax bill with indirect amortization

You can cut your tax liability by paying the amortization contributions into a retirement solution. Amortization with life insurance and the retirement fund or the retirement savings account 3a from PostFinance is a particularly attractive option, as you save several times over.

### Which mortgage is right for you?

A mortgage with a fixed rate or one where you can decide on the level of risk and security for yourself? We offer individual solutions to finance the purchase of your own home.

### Term



Example of a Saron mortgage

Term: 3 years

- Compounded SARON®
- Daily rate SARON®
- Margin

### Do you have any questions?

Our advisors would be happy to assist you.

You can contact us by phone on 0848 888 700 (CHF 0.08/min. from a landline) or visit our website at [postfinance.ch/mortgage](https://postfinance.ch/mortgage).