

# SARON mortgage loan

---

The SARON mortgage loan offers you greater flexibility by allowing you to make unscheduled repayments or convert to a fixed rate at each quarterly payment.

## The essentials

The BCGE SARON mortgage loan allows you to benefit from transparent and favourable money market rates. It is based on the SARON (Swiss Average Rate Overnight). It reflects the conditions of daily transactions in the secured CHF money market. The compounded SARON serves as the reference for the calculation of interest rates.

## Advantages

### Risk management

Optimise interest rate risk by spreading your loan over a short-term rate (SARON) and a medium or long-term rate (fixed rates from 2 to 15 years)

### Flexibility

You can opt for a fixed rate every quarter to manage your loan costs over the long term

### Transparency

The SARON is based on real transactions and published daily

## Conditions

Use	To finance all types of real estate
Interest rate	Variable rate
Reference interest rate	Compounded SARON® <sup>1</sup>
Closing statements	Quarterly
Notification of interest rate	Two days before the end of the period (quarterly)
Currency	CHF
Minimum amount	CHF 100,000
Type of amortisation	Direct or <u>indirect</u> <sup>2</sup>
Duration of the initial period	12 months
Termination or extraordinary amortisation	Outside the initial period, 1 month's notice for the end of an interest period (quarterly)
Conversion to fixed rate	Possible with 15 days' notice before the interest due date (free of charge)
<u>Optional services</u> <sup>2</sup>	<ul style="list-style-type: none"> <li>• <b>Epargne 3 account</b> for indirect amortisation</li> <li>• <b>Avantage service</b> loyalty programme to benefit from an interest bonus on your BCGE Epargne account</li> </ul>

<sup>1</sup> The compounded SARON can never be less than 0.00% for the calculation of the interest rate applied to the client.

<sup>2</sup> Only available to natural persons

## Contact

Our advisers are at your disposal on 058 211 21 00  
 from Monday to Friday from 7.30 am to 7.30 pm, Saturday from 9 am to 4 pm and Sunday from 9 am to 1 pm.  
[bcge.ch/en](https://www.bcg.ch/en)