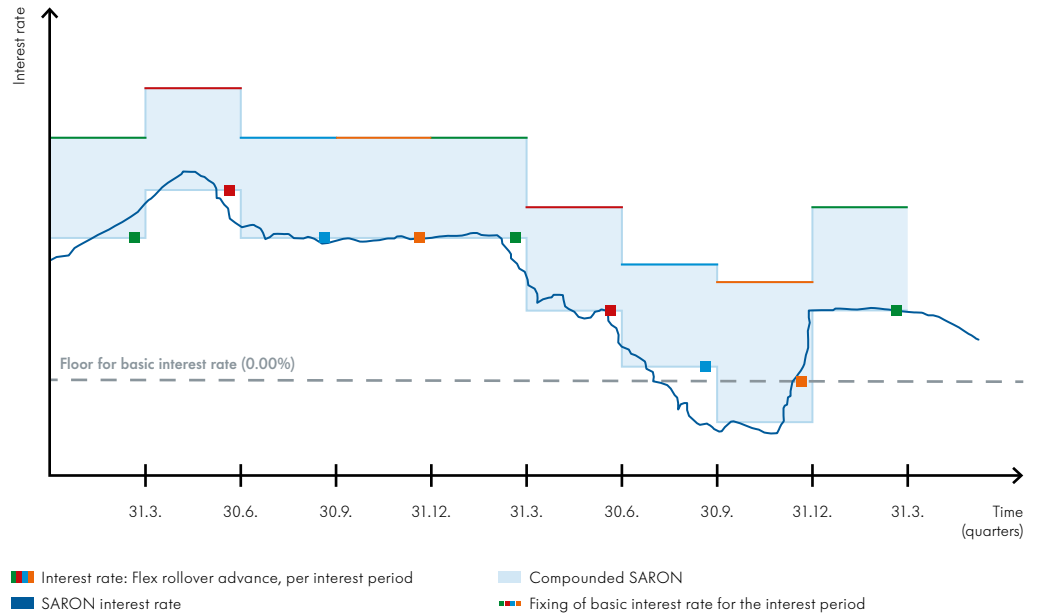


# Flex rollover advance

Interest rate model: Flex rollover advance (example)



Brief description	Rollover fixed advance without framework term and with periodic, money market-based interest rate adjustment
Minimum amount	CHF 100,000
Term	<ul style="list-style-type: none"> <li>No framework term</li> <li>Tranche term 3 months</li> </ul>
Repayment	<ul style="list-style-type: none"> <li>Direct repayment possible</li> <li>Repayments at the end of the tranche terms are possible</li> </ul>
Interest rate adjustment	<ul style="list-style-type: none"> <li>The interest rate is always made up of a basic and an individual margin.</li> <li>5 calendar days before the interest date, the basic rate (compounded 3-month SARON) is calculated.</li> <li>The basic rate is always at least 0.00%.</li> </ul>
Interest rate convention	international convention (effective days / 360)
Switching option**	During the fixed term, customers have the option to switch into a fixed Zuger Kantonalbank product (for the whole amount or just part of the amount). The remaining term must be retained as a minimum.
Termination	<ul style="list-style-type: none"> <li>Notice of termination: 5 days before interest date</li> </ul>
Advantages for the client	<ul style="list-style-type: none"> <li>Clients benefit from competitive market conditions.</li> </ul>

\* SARON = Swiss Average Rate Overnight. The average interest rate at which banks have lent each other money "overnight".

For further information about SARON and the compounded SARON, please see [www.zugerkb.ch/private/hypothecken-und-kredite/hypothecken/saron](http://www.zugerkb.ch/private/hypothecken-und-kredite/hypothecken/saron)

\*\* Your Zuger Kantonalbank advisor can explain in detail how the switch option works.