

Fixed-rate mortgage

Do you want to obtain real estate financing and also be able to plan your long-term interest outlays in advance?

With a fixed-rate mortgage from VP Bank, you can realize your plans.

A fixed-rate mortgage serves to finance real estate (residential and commercial properties, industrial, commercial, agricultural buildings, as well as vacation homes).

Characteristics

Minimum amount	CHF 100,000
Commission	None
Interest payments	Semiannually
Amortization	Possible in agreed amounts for the given fiscal period
Premature termination / (partial) repayment	Possible in exceptional cases with the approval of the Bank and upon payment of a fee for early termination
Account balancing	Semiannually, at the end of the semester

Advantages

- Interest charges remain constant even if going rates increase
- The opportunity to benefit over the long term from low current interest rates
- Clearly plannable interest expense
- Combinable with other VP Bank mortgage products
- Individualized combination of max. 3 several fixed-rate mortgages with differing terms to maturity possible.

Limitations

- No possibility to benefit from declining interest rates
- No possibility to terminate the loan prior to maturity
- Maturity of the loan can occur in times of high interest rates, in which case it will be more expensive to refinance the mortgage

Interested?

Together, we will find the right financing model for your property.

Why VP Bank?



We are a respected and renowned mortgage lender in the Liechtenstein/Switzerland region. We have achieved that reputation thanks to the combination of our flexibility and first-rate financing solutions.