

# Moneymarket-based mortgage

## Want to maintain the possibility of benefiting from falling interest rates?

With a moneymarket-based mortgage from VP Bank, you can achieve that goal because the interest-rate peg is determined semiannually.

A LIBOR mortgage from VP Bank is a medium- to long-term means of financing that is based on current interest rates and takes the form of a fixed advance for a term of 1, 3, 6 or 12 months. The total term to maturity lies between 3 and 5 years, as desired.

### Characteristics

Minimum amount	CHF 100,000
Commission	None
Terms to maturity	Framework agreement on 3 to 5 years
Interest rate basis	LIBOR (London interbank offered rate)
Interest rate peg	Each 1,3, 6 or 12 months
Maturity	Upon expiration of the interest rate agreement
Lapse of the contract	Upon expiration of the framework agreement
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

- The opportunity to benefit from declining short-term interest rates
- High flexibility with the option to change to a Fixed-rate mortgage at no charge

### Limitations

- No possibility to repay the loan prior to maturity during the agreed upon term (3 to 5 years)

### 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.

## Contact

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