



## *Mortgage lending (Companies)*

Our mortgage specialists can advise your business on how best to finance the building or purchase of real estate such as commercial premises, industrial premises and offices . The choice of a fixed or variable rate and of the term of the loan is certainly a difficult one, but our advisers are here to help you look at the market and future expectations to enable you to make the best choice. In fact, we look at your business as a whole since the property is a working asset and is analysed as such.

### *Variable rate mortgage*

- Unlimited term (can be repaid early without notice)
- Rate varies with the market
- Repayments agreed at the beginning (possibility of making additional repayments)

### *Fixed rate mortgage*

- Term: fixed, normally up to 5 years
- Interest rate: set when the loan is taken out, based on: capital market rates, amount of the loan, your business's financial position and guarantees provided to secure the loan
- Repayments: agreed at the beginning (additional payments are not normally allowed)

With this product you can accurately plan the mortgage repayments, interest payments and charges and guard against a rise in rates.

## *Contact*

Tel: +41 91 800.51.04 [crediti@cornerbanca.com](mailto:crediti@cornerbanca.com)

## *Important legal notices*

### *Consent*

By accessing the web site of Cornèr Bank Ltd. ([www.cornerbanca.ch](http://www.cornerbanca.ch)) you expressly indicate that you have read, understood and agreed to these general legal notices and the special legal notices published on this site and in the material contained therein.

### *Territorial restrictions*

The site, all pages thereof and the material contained therein are not intended for persons in jurisdictions in which - by reason of their nationality, person, residence or for other reasons - access to same, consultation thereof, availability or publication are limited or prohibited. These prohibitions apply particularly to British and American citizens and to persons who are resident in Great Britain and in the United States. Persons who are subject to such restrictions or prohibitions must not therefore access the site. Furthermore, the section concerning investment funds may be consulted solely by persons resident in countries in which distribution of same is admitted, as specified in the Special Legal Notes relating to investment funds, stated in that section.

### *No offer*

The information and opinions contained in the pages of the site and in the material contained therein, in no case constitute an invitation or an offer or a recommendation to buy or sell such financial securities or instruments or consultancy services or financial services or transactions of any type whatsoever.

### *No reliance*

Cornèr Bank Ltd. makes every reasonable effort in order to obtain information which is considered reliable. Nevertheless in no way whatsoever does it guarantee the accuracy, completeness, correctness and truthfulness of the information and opinions contained in this website and/or in the newsletters sent as a consequence of subscribing for the related service. This information and these services may be amended at any time without prior notice. This information and these opinions are therefore provided purely for guidance purposes and in no way whatsoever are they to be considered as constituting investment, legal or tax advice or any other type of advice. In no way whatsoever may persons accessing these pages rely on them for purposes of taking investment decisions or for basing other decisions on. Prior to any decision relating to investments, you are requested to seek the advice of the consultant of your choice. The information and opinions contained in the site are therefore provided with no guarantee whatsoever, neither explicitly nor implicitly.

### *Information regarding risks*

Positive performance in the past is no guarantee of positive performance in the future. The value of an investment being lower upon sale than the initial value cannot be excluded. It is also possible to lose the entire capital invested and, in this case, the loss may be greater than the capital invested. Investments in foreign currency are subject to normal exchange-rate fluctuations. The value of equity markets and the economies of developing nations may fluctuate considerably. Collective investments (for example mutual funds) in emerging markets are similarly exposed to greater risks. It may happen that an investment cannot be realised immediately with an ensuing, temporary difficulty in respect of sale, realisation of any profits or obtaining precise information on the value or degree of related risk. Before making any investment you are advised to obtain appropriate information and to seek professional advice on the matter.

### *No guarantee*

Furthermore, Cornèr Bank Ltd. assumes no liability and provides no guarantee as to the functionalities of its site, and neither does it guarantee that such functionalities will be immune from interruption or without error, that any such errors will be corrected or that the site or the server which makes it accessible to the public contain no viruses or other potentially harmful components.

### *Exclusion from liability*

In no circumstance whatsoever - including negligence - may Cornèr Bank Ltd. be held liable for loss or damage of whatsoever type, whether direct or consequential, deriving from or in connection with access, use, services, browsing or linking from and to other sites, originating from the Bank's site.