

Unlock the potential of your Bahamas residential property

Make your real estate work for you

Would you like to tap into the value of your Bahamas real estate to provide additional funding for new investment opportunities or liquidity needs?

Are you interested in expanding your access to investment expertise and promising opportunities?

Or would you like to take advantage of the added value of consolidating your assets and liabilities with a single financial services provider?

If so, and you own a fully paid-up property in The Bahamas, UBS can help.

Enjoy your property, while using its lending potential. If you are looking for a convenient and attractively-priced source of credit, and you are a deemed non-resident owner of residential property in The Bahamas, UBS has a customized, flexible and cost-effective solution to meet your needs.

UBS (Bahamas) Ltd. offers a world of advantages

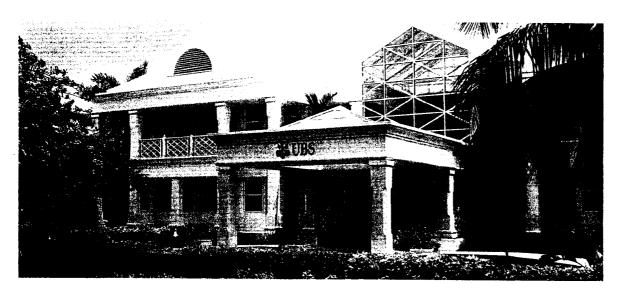
As a wholly-owned subsidiary of UBS AG, Switzerland, UBS (Bahamas) Ltd. gives you access to the advantages of this outstanding offshore location, combined with the services of the entire global UBS Group.

Experience you can rely on

UBS has partnered with wealthy individuals and families to protect and grow their wealth for 150 years. Established in The Bahamas since 1968, we are dedicated to helping our clients optimize their financial planning and business opportunities in this premier offshore financial center.

UBS (Bahamas) Ltd. is your ideal local partner

- Personal attention from a multilingual, experienced client advisor.
- Full local banking infrastructure, including a trading desk and deposit taking.
- Excellent local network of select service providers.
- Extensive experience in offshore trust services.
- Proven local service quality and reputation.





Your benefits

- Cost-effective equity release with no need to sell your property or other investments.
- The loan proceeds can help you to achieve your financial goals by pursuing high-potential investment opportunities that may provide returns exceeding the cost of the loan.
- You receive a customized financing arrangement to suit your needs, which we can build into a comprehensive wealth management plan for you.
- The loan proceeds can be used as you see fit.
- You can draw on the world-class investment advice and expertise of UBS in The Bahamas and around the globe.

A *simple* arrangement to meet your most ambitious plans

What you need to know

- This product is available to private individuals deemed non-residents for exchange control standards by the Central Bank of The Bahamas, and to their private investment companies.
- Loans are offered on fully-owned residential real estate in Nassau, Bahamas (New Providence Island and Paradise Island) and select Family Islands on a case-by-case basis.
- The real estate must have a minimum market value of 2 million US dollars.
- The minimum loan amount is 1 million US dollars.
- We require a minimum investment of USD 500,000 (at least 50% of the loan amount) in bankable assets to be maintained in an investment account with UBS.
- Interest rates may be fixed for up to 5 years.
- "Interest only" payments (no amortization).
- The repayment period is a maximum of 5 years, with the option to renew the loan subject to credit approval.

Please ask your UBS representative for more details.



Introducing the UBS Real Estate Collateralized Loan

UBS Real Estate Collateralized Loans offer you the opportunity to borrow up to 50% of the current appraised market value of your Bahamas residential property in the form of an uncommitted, short-term advance.

This means that if you own a property outright worth at least 2 million US dollars, you can use it as security for a loan of at least 1 million US dollars.

An example of a UBS Real Estate Collateralized Loan

Your Bahamas Residential Property USD 2,000,000 (appraised value)

Your Real Estate Collateralized Loan (RECL)

Your Loan Proceeds (50% of the appraised value of the residential property) USD 1,000,000



Liquidity needs:

- Cash reserve
- Urgent cash needs
- Bridge financing
- Luxury purchases
- Construction or renovation

- External investment opportunities
- Private equity
- Real estate



Access to the comprehensive product portfolio of UBS:

- Deposits
- Financial planning
- Discretionary and advisory mandates
- UBS and third party investment funds
- Bonds
- Equities
- Leveraged investments, structured products
- Commodities
- -- Multi-currency platform 🗸
- Direct access to trading

desk 🛩

(An amount equivalent to 50% of the loan value must be kept on deposit with UBS, which may be part of the proceeds from the loan or other consolidated bankable assets.)

Dedicated to sustainable performance:

At URS, we understand that your goal is to protect and grow your wealth, no matter how the markets are moving. You also expect the highest standards of service and performance.

This is why we do everything in our power to help you achieve the best possible performance for your wealth. To do this, we focus on creating a long-term relationship with you, shaped by your unique wealth management needs. This is our passion.

Everything we do globally, in The Bahamas and around the world, with our people, our products and our systems of directed towards this goal.

- Sional strength you can truse. . UBS is one of the world's most financially stable and strong financial groups ,
- You gain access to UBS's award-winning global investment
- research network.
 As one of the world's leading wealth manager, you can rely on our sophisticated approach to multinational wealth
- Our comprehensive range of products and services is matched only by our world-class advisory and execution.

" BIS tieć 1 ratio 12/31/2011 (19:7%)