**Questions for Mortgage advisor**

What are the most frequently asked questions?

* Affordability: How much mortgage I can afford with my income and capital?
* Evaluation of the property – to know the worth of it.
* Forecast of the interest rate for a customer
* Fixed rate or libor rate mortgage

What is the decision point for the customer while selecting the mortgage?

* Decision based on what other things they are getting along with mortgage. Many people look for the complete package (like accidental insurance, fund investment) and give importance to the advisor suggestion and trustworthiness. They are not much concern about interest rate.

How often do you negotiate with the customer?

* Most frequently

Basis of negotiation?

* Offer multiple products with the mortgage. Also offer best interest rate if customer is having salary a/c, third pillar a/c and fund a/c with the bank.

Do you provide mortgage comparison to the customers?

* Not often. Do discuss the benefits if the customer will avail mortgage from UBS. For example Moneypark.ch provide better interest rate but they are not able to give complete package deal and flexibilities & offers.

Are the penalties and clauses different from customer to customer?

* Standard clauses and penalties for every mortgage customer
* Some rules like fixed rate mortgage closes only when customer sale the house. Different rule for the libor rate mortgage. E.g. Pre-payment option of interest at the time of mortgage closures.

What is a criteria and how and when you communicate them?

* By creating the database for the customers requirement and contact them as and when current customer would like to sell the house which matches the requirement. They have a process Dreams for this activity.
* Immobilien agents send the customers who are looking for the mortgage.

How well customer is informed/ knowledge before the first meeting? Define in percentage?

* 0% - 40% …no information to well informed about the mortgage system.

How the customer gets in touch with you? To know more about the channels?

* Through immobilien agents
* Normally call for the appointment for mortgage discussion
* Online query and customer service

How UBS provide information to the prospective customers?

* Advertisement in newspaper and TV about the interest rate
* Wust und Wust partners contact prospective customers and real estate agents.