

# Julius Bär

07.05.2021

## REFINANCING RATES

### Refinancing Rates for Fixed Term Loans / Short Term Mortgages

	CHF	USD	EUR	GBP	JPY	CAD	SEK	NOK	DKK	AUD	NZD
<b>1 Month</b>	0.01	0.30	0.01	0.16	0.14	0.42	0.01	0.19	0.01	0.22	0.57
<b>2 Months</b>	0.01	0.34	0.01	0.17	0.15	0.43	0.01	0.24	0.01	0.22	0.62
<b>3 Months</b>	0.01	0.37	0.01	0.19	0.12	0.44	0.01	0.27	0.01	0.24	0.67
<b>4 Months</b>	0.01	0.38	0.01	0.20	0.13	0.48	0.01	0.30	0.01	0.26	0.68
<b>5 Months</b>	0.01	0.39	0.01	0.21	0.15	0.52	0.01	0.33	0.01	0.28	0.68
<b>6 Months</b>	0.01	0.41	0.01	0.22	0.16	0.56	0.01	0.36	0.01	0.30	0.68
<b>7 Months</b>	0.01	0.42	0.01	0.22	0.18	0.57	0.04	0.43	0.01	0.34	0.70
<b>8 Months</b>	0.01	0.43	0.01	0.23	0.19	0.58	0.07	0.49	0.01	0.38	0.72
<b>9 Months</b>	0.01	0.44	0.01	0.24	0.21	0.59	0.09	0.56	0.01	0.42	0.74
<b>10 Months</b>	0.01	0.45	0.01	0.25	0.23	0.60	0.12	0.62	0.01	0.45	0.75
<b>11 Months</b>	0.01	0.47	0.01	0.26	0.24	0.61	0.15	0.69	0.02	0.49	0.77
<b>12 Months</b>	0.01	0.48	0.01	0.27	0.26	0.62	0.18	0.75	0.04	0.53	0.79

	SGD	HKD	ZAR	MXN	CZK	PLN	HUF	RUB	TRY	ILS	AED
<b>1 Month</b>	0.27	0.43	3.61	NA	0.41	0.19	0.85	NA	NA	0.30	0.31
<b>2 Months</b>	0.34	0.43	3.70	NA	0.43	0.20	0.85	NA	NA	0.30	0.44
<b>3 Months</b>	0.44	0.48	3.78	NA	0.46	0.21	0.89	NA	NA	0.30	0.56
<b>4 Months</b>	0.49	0.52	3.92	NA	0.49	0.22	0.92	NA	NA	0.30	0.59
<b>5 Months</b>	0.54	0.57	4.06	NA	0.52	0.23	0.94	NA	NA	0.30	0.62
<b>6 Months</b>	0.60	0.61	4.20	NA	0.54	0.24	0.96	NA	NA	0.30	0.65
<b>7 Months</b>	0.64	0.63	4.28	NA	0.57	0.25	0.97	NA	NA	0.31	0.66
<b>8 Months</b>	0.68	0.65	4.35	NA	0.59	0.25	0.98	NA	NA	0.31	0.67
<b>9 Months</b>	0.72	0.67	4.42	NA	0.61	0.25	0.99	NA	NA	0.31	0.68
<b>10 Months</b>	0.76	0.70	4.49	NA	0.64	0.25	1.00	NA	NA	0.31	0.70
<b>11 Months</b>	0.80	0.72	4.57	NA	0.66	0.25	1.01	NA	NA	0.32	0.71
<b>12 Months</b>	0.85	0.74	4.64	NA	0.68	0.25	1.01	NA	NA	0.32	0.72

### Refinancing Rates for Long Term Mortgage

	CHF	EUR	GBP
<b>2 Years</b>	0.05	0.04	0.71
<b>3 Years</b>	0.12	0.10	0.86
<b>4 Years</b>	0.21	0.16	0.98
<b>5 Years</b>	0.30	0.24	1.09
<b>6 Years</b>	0.39	0.32	1.18
<b>7 Years</b>	0.49	0.40	1.26
<b>8 Years</b>	0.58	0.48	1.32
<b>9 Years</b>	0.66	0.56	1.38
<b>10 Years</b>	0.73	0.63	1.43

### Refinancing Rates for Current Account Overdraft

CHF	USD	EUR	GBP	JPY	CAD	SEK	NOK
0.10	0.30	0.10	0.10	0.10	0.50	0.10	0.10
DKK	AUD	NZD	SGD	HKD	ZAR	MXN	CZK
0.10	0.30	0.60	0.30	0.50	3.40	4.10	0.40
PLN	HUF	RUB	TRY	ILS	AED	CNH	
0.10	0.80	4.70	23.90	0.30	0.20	2.80	

**For rates applicable to negative balances on current accounts in other currencies please contact your relationship manager.**

**For mortgages booked outside Switzerland, the maximum tenor of fixed term mortgages can be considerably shorter. Please check with your relationship manager.**

### Indicative Refinancing Rates for Fixed Term Loans, Mortgages and Current Account

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