

# We promote sustainable investment properties

Our product offer Green Mortgage on key4.



A Green Mortgage is financing that is specifically designed for sustainable investment properties. Since sustainability is so important to us, UBS offers you a financial advantage when you take out a Green Mortgage via our platform, provided your investment property meets the sustainability criteria.

## Why a Green Mortgage?

Green Mortgages promote sustainability in line with Switzerland's Energy Strategy 2050 and support borrowers and investors in their efforts to be more sustainable. Given that the cost of energy is likely to be higher in future, it can be assumed that sustainably built properties will yield long-term returns.

## Process for borrowers and investors

1. Borrower submits the certificate to key4 with the property documents.



2. key4 checks whether the certificate meets current criteria.



3. If it does, UBS marks the property as a Green Mortgage during the bidding process.



4. Interested investors can choose to invest in Green Mortgages.



5. The investor makes an offer via key4.



6. When the mortgage is taken out, UBS waives the mortgage fee for the borrower.

## Mortgages according to your needs

As with other key4 Mortgage products, you can also put together the Green Mortgage according to your needs.

## Accepted sustainability certificates on key4

Sustainability certificates must be valid for at least a further 6 months upon submission to key4 and apply for all of the properties to be financed. The following certificates are accepted (as of April 2021):



**All Minergie standards**  
Swiss construction standard for new and modernized buildings



**2000-watt area certification**  
For sustainable urban development



**GEAK**  
(cantonal building energy certificate):  
Certificate A up to and including B



**SNBS certification**  
Swiss sustainable building standard



**BREEAM certifications**  
Building Research Establishment Environmental Assessment Method: Certificates Excellent and Outstanding



**DGNB certifications**  
German Sustainable Building Council:  
Certificates Platinum and Gold



**LEED certifications**  
Leadership in Energy and Environmental Design: Certificates Platinum and Gold

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## The main advantages at a glance

- ✓ The mortgage fee is waived for the borrower
- ✓ You can choose from various offers from institutional investors
- ✓ Established range of key4 mortgages with attractive financing conditions
- ✓ Your client advisor remains your contact person for all matters

## For all your questions

- [key4.ch](https://key4.ch)
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