

We reward sustainable investment properties

Our Green Mortgage product offering



A Green Mortgage is financing that is specifically targeted to sustainable investment properties. Since sustainability is such a major concern for us, UBS offers borrowers a financial advantage when they take out a Green Mortgage with UBS key4 mortgages if the investment property meets sustainability criteria.

Why a Green Mortgage?

The Green Mortgage helps to promote sustainability in line with Switzerland's Energy Strategy 2050. It supports borrowers as well as investors in their sustainability efforts. It can be assumed that sustainably built properties and long-term returns are directly related.

Process for borrowers and investors

1.
Borrower submits sustainability certificate with property documents.



2.
We check whether the certificate is currently accepted.



3.
If the result is positive, we mark the property for auction as a Green Mortgage.



4.
Interested investors can invest specifically in Green Mortgages.



5.
The investor submits an offer



6.
Upon presentation of a definitive certificate, UBS will waive the settlement fee for the borrower.



The most important advantages at a glance

- ✓ Waiver of the settlement fee
- ✓ You can choose from various offers from institutional investors
- ✓ Proven range of UBS key4 mortgages with attractive financing conditions
- ✓ Your client advisor remains your contact person for all matters

Mortgages according to your needs

As with the traditional range of UBS key4 mortgages, you can tailor the Green Mortgage to suit your needs.

Sustainability certificates accepted from UBS key4 mortgages

Sustainability certificates must have a remaining term of at least six months when submitted and cover all properties to be financed. The following sustainability certificates are accepted (June, 2022 status):



All Minergie standards
incl. provisional Minergie certificates



Overall energy efficiency of GEAK
certificates A to B incl. provisional GEAK
“new building” certificate of GEAK
classifications A to B



2000-watt area certification
For sustainable urban development



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



BREEAM certifications
(Building Research Establishment
Environmental Assessment Method):
Excellent and Outstanding certificates



SNBS certification
(Swiss sustainable building standard) incl.
provisional SNBS certificate



DGNB certifications
(German Sustainable Building Council):
Platinum and Gold certificates incl.
pre-certificate

The following conditions apply to the provisional sustainability certificates accepted from UBS key4 mortgages:

- ✓ UBS key4 mortgages also accepts provisional sustainability certificates if a definitive sustainability certificate is subsequently submitted within three months of the mortgage payout.
- ✓ Investors are informed that a provisional sustainability certificate is available for the property.
- ✓ When the borrower takes out the mortgage, the settlement fee is waived, as with a definitive sustainability certificate.
- ✓ If the definitive sustainability certificate is not submitted within the agreed period of three months, the borrower will be charged the settlement fee retroactively.

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For all your questions

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