

We promote sustainable investment properties

Our product offer Green Mortgage



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 with the property documents.



2. We check 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.



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



Mortgages according to your needs

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

Accepted sustainability certificates at UBS key4 mortgages

Sustainability certificates must be valid for at least a further 6 months upon submission and apply for all of the properties to be financed. The following certificates are accepted (as of March 2024):

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 UBS key4 mortgages with attractive financing conditions
- ✓ Your client advisor remains your contact person for all matters



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



All Minergie standards
incl. provisional Minergie certificates **



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



SNBS certification
(Swiss sustainable building standard) incl.
provisional SNBS certificate: Minimum Score
4/Silber



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



HPE / THPE standard
(Geneva only)

* A property with the following certificates (BREEAM, DGNB, and LEED) is considered energy-efficient if at least 80% of the heat supplied by the heating system comes from renewable energy sources. In the case of district heating, 50% of the heat must be generated from renewable energy.

** The certificate should be no more than 10 years old at the time of submission

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For all your questions

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