

The green mortgage for climate-friendly real estate

Our Green Mortgage product offering



If your property has a recognized sustainability certificate, it's easy to turn your mortgage into a Green Mortgage. The aim of Green Mortgages is to promote environmentally-friendly and energy-efficient real estate. Our existing product range, UBS key4 mortgages, forms the basis for this:

UBS key4 mortgages

Borrowers can combine offers from different lenders and put together a suitable overall package that meets their needs. If a sustainability certificate already exists for the real estate that you want to finance, we will verify that it meets our requirements for Green Mortgages and whether we are able to conclude it.

Process for borrowers and investors

1.

Enter your financing and real estate data.



2.

You will receive a non-binding offer.



3.

A client advisor will contact you and offer free advice.



4.

You can then submit your sustainability certificate.



5.

The advisor will determine if a Green Mortgage is an option for you, and if you can obtain interest rate benefits.



6.

Conclude the mortgage that perfectly suits you.



What are the criteria for a Green Mortgage?

You must possess a recognized sustainability certificate that is accepted by UBS key4 mortgages for your real estate. The date of issue of the sustainability certificate must not be older than 10 years when taking out a UBS key4 mortgage.

What is the difference between a Green Mortgage and the other types of mortgages from UBS key4 mortgages?

The difference between a Green Mortgage and the conventional product range from UBS key4 mortgages is that a Green Mortgage real estate must have a sustainability certificate.

The process is almost the same: You put together a suitable overall package made up of mortgage offers from different lenders that meet your needs. The difference: At the end of the process, you submit your sustainability certificate, which we will verify. If we recognize it, we will determine in a next step whether it can help you achieve interest benefits. If so, you can conclude a Green Mortgage instead of a normal mortgage.

Which sustainability certificates are recognized?

We accept the following sustainability certificates (status as of October, 2024):

MINERGIE®

All Minergie standards



Overall energy efficiency of GEAK certificates A to B

**HPE /
THPE**

HPE/THPE standard
(Geneva only)

Why we care so much about sustainability

Investing in tomorrow today – this is our maxim regarding sustainability. In this motto, we include regional commitments, active responsibility as well as sustainable products such as Green Mortgages.

Green mortgages contribute to promoting sustainability in accordance with Switzerland's Energy Strategy 2050. You can already make the most of today to do something good for tomorrow.




Why are energy-efficient buildings so important?

According to the Swiss Federal Office of Energy SFOE, Swiss building stock consumes approx. 90 Twh, or about 40 percent of total energy requirements. It is also responsible for around one third of domestic CO2 emissions.

The Energy Strategy 2050 aims for an energy consumption of 65 TWh across all Swiss buildings. In line with the Paris Climate Agreement, CO2 emissions are to be reduced to net zero.

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