The green mortgage for climate-friendly real estate

Our Green Mortgage product offering

With a recognized sustainability certificate or energy rating for your property, your mortgage can easily become a Green Mortgage. The aim of the offer is to promote properties built using environmentally friendly and energy-efficient construction methods. It is based on the existing product range of UBS key4 mortgages.

UBS key4 mortgages

Mortgage borrowers can combine offers from different providers and put together a package that suits them. If you can also present a sustainability certificate for the property to be financed or if your property is classified as energy-efficient, we will check whether the certificate or classification meets our requirements for a Green Mortgage.

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 to offer free advice.

4. If available: submit your sustainability certificate.

5. The advisor checks whether a Green Mortgage is possible and whether the property also qualifies for eco-bonus worth CHF 500 (in the form of 500 KeyClub points*).

6. Conclude the mortgage that perfectly suits you.

What are the criteria for a Green Mortgage?

A property is energy-efficient, if
(1) the UBS CO2 calculator** determines an energy efficiency class A or B for it and the property has no oil or gas heating or
(2) it has an energy-certification: Minergie® or GEAK certification Class A/B standard (in terms of total energy performance) or HPE/THPE not older than 10 years.

* Redeem points for products and digital gift cards in the KeyClub eStore (1 point = CHF 1). Partners include Manor, Migros, Coop, Ikea, Galaxus and many more.
** The values determined by UBS CO2 calculator are based on a model developed by Wüest Partner AG, a leading Swiss real estate consulting firm. The method used to calculate energy efficiency classes for the heat requirement (building envelope) follows GEAK methodology. The energy efficiency classes can deviate from an official GEAK (cantonal building energy per¬formance certificate) carried out by an accredited GEAK expert and depend on information provided and assumptions.

UBS key4 mortgages

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 offered by UBS key4 mortgages is that in order to qualify for a Green Mortgage, the property must have a sustainability certificate or a sufficiently good energy rating from UBS key4 mortgages. The process is almost the same: With UBS key4 mortgages, you put together a comprehensive mortgage package that suits your needs, choosing from a range of providers. The difference is that at the end, you submit your sustainability certificate or obtain an energy rating for your property, which we will review. If it is approved, we will then determine whether the financing qualifies for an eco-bonus. If yes, you can take out 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

GEAK
Gebäudeenergieausweis der Kantone

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 accounts for 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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