



SwissLife

Green mortgages – *the sustainable solution*

Thanks to sustainable construction, you not only save energy costs, but also benefit from attractive interest rates – so a green mortgage is doubly worthwhile.

How do I get a green mortgage?

You can take out a green mortgage if your home or investment property meets Swiss Life's criteria for environmental sustainability. The following conditions apply:

For properties less than 12 months old:

1. A MINERGIE® (MINERGIE®, MINERGIE®-P/A or P/A-Eco) certificate or
2. a Cantonal Energy Certificate for Building (CECB®)/ Norm Verified Class A or B or
3. the très haute performance énergétique (THPE) standard

For properties older than 12 months:

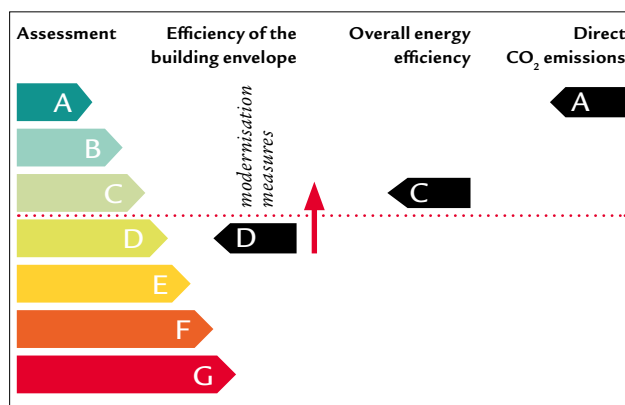
1. A MINERGIE® (MINERGIE®, MINERGIE®-P/A or P/A-Eco) certificate or
2. a CECB® / Norm Verified Class A, B or C or
3. the THPE standard

Renovation

Buildings with a class D–G CECB® / Norm Verified Class can be considered for a green mortgage if energy modernisation measures are possible / planned. These must be documented in a CECB® Plus consulting report / Norm Verified Plan. The planned measures must be implemented within 24 months of the financing payment. After the measures have been taken, a new CECB® / Norm Verified Class must be obtained. The resulting energy certificate is required to be at least class C for all three efficiency values.

New builds

Buildings under construction have either a provisional Minergie® certificate, a THPE application (building permit) or a provisional new-build CECB® / Norm Verified Class A or B. The provisional new-build CECB® / Norm Verified Class must be converted into a new-build CECB® or regular CECB® / Norm Verified Class after completion of the building work, but at the latest after expiry of the three-year validity period. Provisional Minergie® certificates must be converted into a definitive Minergie® certificate after completion of the building work, at the latest within three months.



*The following applies to CECB® and Norm Verified Class:
All three efficiency values – the quality of the building shell,
the overall energy balance and the direct CO₂ emissions –
must meet Swiss Life's criteria for environmental sustainability.*

Facts and figures

| | Green fixed-rate mortgage | Green SARON mortgage |
|-------------------------|--|--|
| Minimum amount | CHF 250 000 total mortgage | CHF 334 000 total mortgage, maximum 30% of total financing |
| Minimum tranche amount | At least CHF 100 000 per term | At least CHF 100 000 per term |
| Type of mortgage | 1 st and 2 nd mortgages | 1 st and 2 nd mortgages |
| Amortisation option | Indirect | Indirect |
| Amortisation obligation | There is an amortisation obligation for a loan-to-value ratio of more than two thirds of the market value. | There is an amortisation obligation for a loan-to-value ratio of more than two thirds of the market value. |
| Termination/repayment | At end of term | At end of term |
| Fixing of interest rate | Up to 18 months before payment | Every 3 months |
| Term | 3 to 25 years* | 3 or 5 years |
| Product switch | At end of term | At all times to a fixed-term mortgage with longer terms |
| Interest payment method | Direct debit, e-bill, paying-in slip | Direct debit** |

* Terms of 16 to 25 years for a total mortgage value of less than two thirds of the market value

** On conclusion of a SARON mortgage, the interest on the entire mortgage must be paid by direct debit

Financing guidelines

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|---|--|
| General | <ul style="list-style-type: none"> • Swiss Life finances single-family homes and owner-occupied apartments in Switzerland that are used by the borrower as their main residence as well as apartment buildings and commercial premises in Switzerland. • Mortgages are only granted to borrowers assuming personal liability (natural persons). • Special provisions apply to investment properties. |
| Not financed in particular are | <ul style="list-style-type: none"> • Building land and building projects (building loans) • Holiday homes and holiday apartments • Single-family homes with commercial annexes • Properties with a restricted market |
| Amortisation | In case of owner-occupied residential property: the second mortgage must be paid off within 15 years or by the 65 th birthday of the principal borrower. In the case of early withdrawal or pledging of 2 nd pillar benefits, an additional amortisation can be requested. |
| Option Flex for early termination of fixed-term mortgages | <p>Is flexibility particularly important to you? With its "Option Flex" supplementary product, Swiss Life waives the early repayment penalty on the sale of the property. This does not apply to sales to "closely connected persons" (details in accordance with the framework mortgage contract).</p> <ul style="list-style-type: none"> • The Option Flex is available for each tranche. • The Option Flex can be newly concluded or terminated with a new contract or extension of a tranche. • The costs for the Option Flex depend on the term. • If you do not conclude Option Flex or if waiving the early repayment penalty is not applicable, it will be invoiced. |
| Home Option/ Option Complete | Please note that the green mortgage products cannot be combined with the preferential conditions of the Home Option or Option Complete of a Swiss Life insurance contract. |



Answers to your questions

Mortgage solutions can be structured in different ways and can vary depending on your situation in life. It is advisable to obtain advice that is tailored to your specific circumstances.



Contact your advisor or give us a call!

Our mortgage team would be happy to help you further on 0800 873 872.
www.swisslife.ch/mortgages



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