

# The easy way to obtain a CECB certificate

*If the quality of the building shell, the overall energy efficiency and the direct CO<sub>2</sub> emissions of your home reach a certain energy class, a cantonal energy certificate for buildings (CECB) will give you many advantages. The CECB certificate uses three scales (building shell, building technology and direct CO<sub>2</sub> emissions) to classify the property in seven classes (A–G).*

## Your advantages with a CECB certificate

- Professional assessment of the efficiency of the building shell and the overall energy efficiency by experts
- The classification of direct CO<sub>2</sub> emissions indicates how much CO<sub>2</sub> is emitted by the building for space heating and hot water.
- Potential entitlement to cantonal subsidies
- With a confirmed energy class, you benefit from favourable interest rates on your mortgage
- Increase in the long-term marketability of your property
- Potentially better preservation of your property's value
- For renovations: environmental renovation measures for home ownership are tax deductible
- Saving through reduced energy consumption

## How to obtain your CECB certificate easily

1

### Identify need for action

Renovation measures for the thermal building shell and building technology can significantly reduce energy requirements and CO<sub>2</sub> emissions.

2

### Select CECB expert

Select a local CECB expert.  
A list of all experts is available at <https://www.geak.ch/experten/experten-finden/>

3

### Request different offers

The cost of issuing CECB and CECB Plus certificates varies according to the building, region and expert. We recommend that you obtain several offers with a precise service description.

4

### Clarify subsidy opportunities

Most cantons and some municipalities support the issue of CECB and CECB Plus certificates. Subsidies must always be applied for prior to the start of construction. Contact your CECB expert or cantonal energy office. The addresses of the energy offices can be found at <https://www.endk.ch/de/kontakt/kantonale-energiefachstellen>

5

### Establish the current condition of your building

The proper issue of a CECB/CECB Plus document includes an inspection of the building by the CECB expert.

6

### Have the CECB or CECB Plus certificate issued

The expert issues the CECB document with the CECB Online Tool. The building energy certificate is recorded in a central database, in which it can be accessed during its validity period of up to ten years.

7

### Set out discussion and further steps

The CECB/CECB Plus documents will be provided to you in electronic and paper form. It is worth discussing the current condition and energy refurbishment options with the CECB expert.

## *Please note*

### • *In case of renovations*

You must obtain a CECB Plus certificate prior to the start of renovation. It is essential to clarify whether the canton supports construction projects with subsidies, in which case you must apply for one. Submit the CECB Plus certificate and the renovation offers together with the mortgage increase application.

- The planned measures, which are listed in the CECB Plus certificate, must be implemented within 24 months following the mortgage payout. Following completion of the measures, the CECB certificate must be updated to determine the final value (A–G) and make the “effect” measurable.

### • *Note*

Please be sure to obtain several offers from different CECB experts. The costs can vary depending on the expert. The time span from the request for an offer to the issue of the CECB certificate may vary. We recommend applying for the certificate in good time (one or two months prior to interest rate fixing).

### • *Cost of the CECB certificate*

A CECB Plus costs between CHF 1500 and 3500 and a normal CECB normally costs approx. CHF 1000.

## *Please note*

Properties not older than 12 months must have a CECB A or B certificate to qualify for a green mortgage. CECB category A, B or C certificates are accepted for older properties. The energy certificate must be submitted within three weeks following the fixing of interest rates. Following expiry of this deadline, regular Swiss Life mortgage rates will apply.

### **Answers to your questions**

Mortgage solutions can be designed in different ways and can look different depending on your situation in life. You deserve personal advice relating to your specific circumstances.



**Contact your advisor or give us a call!**  
**Our mortgage team would be pleased to assist you further on 0800 873 872.**  
[www.swisslife.ch/mortgages](http://www.swisslife.ch/mortgages)