

Green mortgage – *the sustainable solution*

If environmental protection is particularly important to you and you want to take environmental considerations into account when buying or renovating your home, a green mortgage is the right choice. 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 apply for a green mortgage if your home or investment property meets Swiss Life's criteria for environmental sustainability. The following conditions apply:

For properties not older than twelve months:

1. A MINERGIE® (MINERGIE®, MINERGIE®-P/A or -Eco) certificate or
2. a GEAK® certificate level A or B

For properties older than twelve months:

1. A MINERGIE® (MINERGIE®, MINERGIE®-P/A or -Eco) certificate or
2. a GEAK® certificate level A, B or C

Buildings without MINERGIE® or GEAK® certification and buildings with GEAK® certification Level D/E are eligible for a green mortgage if energy-efficient modernisation measures are planned. These must be proven by means of a GEAK®-Plus certificate (list of possible measures to improve energy efficiency). The possible/planned measures must then be demonstrably implemented within 24 months of the financing payment. After completion of the measures, the GEAK® certification must be updated to determine the final value (A-G) and to make the “effect” measurable.

Good to know

A green mortgage gives you preferential conditions. Your property also benefits from increased marketability as you anticipate future climate risks and associated regulatory requirements.

The following mortgage models are available:

- Green fixed-rate mortgage
- Green variable-rate mortgage
- Green SARON mortgage

Facts and figures

	Green fixed-rate mortgage	Green variable-rate mortgage	Green SARON mortgage
<i>Minimum sum</i>	CHF 250 000 total mortgage	CHF 250 000 total mortgage	CHF 334 000 total mortgage
<i>Minimum tranche amount</i>	At least CHF 100 000 per term	No minimum amount	At least CHF 100 000 per term
<i>Type of mortgage</i>	1 st and 2 nd mortgages	1 st and 2 nd mortgages	1 st and 2 nd mortgages
<i>Opportunity for amortisation</i>	Indirect	Indirect or direct	Indirect
<i>Amortisation obligation</i>	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.	There is an amortisation obligation for a loan-to-value ratio of more than two thirds of the market value.
<i>Termination/repayment</i>	At end of term	May be terminated at any time with three months' notice	At end of term
<i>Fixing of interest rate</i>	Up to 18 months in advance	On day of payment	Every 3 months
<i>Term</i>	3 to 25 years*	Indefinite	3 or 5 years
<i>Product switch</i>	At end of term	Into a fixed-rate or SARON mortgage at any time	To a fixed-term mortgage with longer terms
<i>Interest payment method</i>	Direct debit, e-bill, paying-in slip	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

<i>General</i>	<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.
<i>Not financed in particular are</i>	<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
<i>Repayment</i>	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 prepayment or pledging of 2 nd pillar benefits, an additional amortisation can be requested.
<i>Premature termination of fixed-term mortgages</i>	<ul style="list-style-type: none"> • Swiss Life waives the early repayment penalty on sale of the property. This waiver does not include in particular sales within the family and to relatives (details in accordance with mortgage contract). • If the early repayment penalty cannot be waived, the penalty is calculated individually.
<i>Home Option/ Option Complete</i>	Please note that the green mortgage products cannot be combined with the preferential conditions of the Home Option or Complete Option of a Swiss Life insurance contract.



What's next? Answers to your questions

You deserve personal advice relating to your specific circumstances.
Contact your advisor or call us on 043 284 33 11.



SwissLife