



SwissLife

Green mortgages – *the sustainable solution*

If protecting the environment is particularly important to you and you want to take environmental considerations into account when building, buying or renovating your home, our 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 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

Buildings with a level D or E 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 report. The planned measures must then be implemented within 24 months of the financing payment. After the measures have been taken, the CECB® must be updated to determine the final value (A–G) and make the “impact” measurable.

New builds

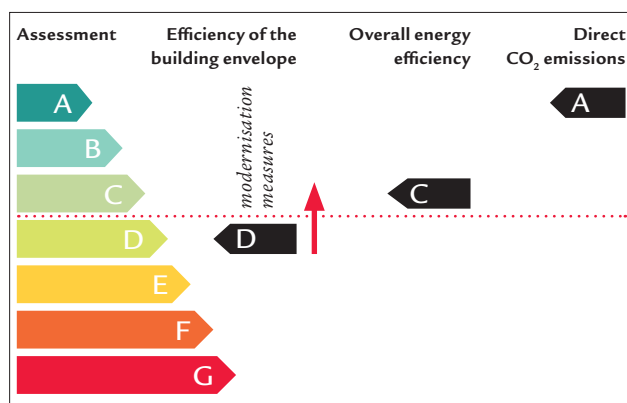
Buildings under construction have either a provisional Minergie® certificate, a THPE application (building permit) or a provisional new-build CECB® / Norm Verified Class A or B. The provisional new-build CECB® / Norm Verified Class must be converted into a new-build CECB® or regular CECB® / Norm Verified 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.

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 energy certificate must be submitted no later than three weeks following the fixing of interest rates. If this deadline is not met, regular Swiss Life mortgage rates will apply.

The following mortgage models are available:

- Green fixed-rate mortgage
- Green SARON mortgage



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 in advance	Every 3 months
Term	3 to 25 years*	3 or 5 years
Product switch	At end of term	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

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 Complete Option 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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