

# On solid ground with sustainable construction

The **UBS Loan Green** for investment and commercial properties supports your commitment to sustainability with tailored financing and comprehensive expert advice.

Are you committed to sustainability? Are you planning a new, low-energy construction, a renovation focused on energy efficiency, or the purchase of an energy-efficient property? Then our UBS Loan Green is the right solution for you.

## Funding programs

Switzerland is set to be climate-neutral by 2050 – that is the Federal Council's goal. To achieve it requires investment.

Extensive funding programs for sustainable building and renovation are available. Our experts will be happy to advise you on topics including grants and building certification.

## Coverage of certification costs

When you take out a UBS Loan Green, we support your sustainable commitment with a contribution to the cost of your building certification up to a maximum amount of CHF 4,000. This offer is one-time, and valid until revoked by UBS.

## Products


You can choose between a floating rate loan, a fixed loan or a fixed advance.

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## Requirements

You must have one of the following building certificates. The certificate should be no more than seven years old at the time of submission and have a remaining term of at least three years (shorter remaining terms are also possible for provisional certificates).

If you are able to demonstrate compliance with one of the standards listed below by means of construction documents, you can also benefit from a UBS Loan Green. After completion of the construction project, the final certificate must be submitted within the agreed period.

 **MINERGIE®** All **Minergie standards** including provisional Minergie certificate

 **GEAK, GEAK Plus, GEAK new-build, and provisional GEAK new-build** (overall energy efficiency A and B)

 **SNBS** **SNBS certification** including provisional SNBS certificate

 **BREEAM** **BREEAM certifications\*** (only Outstanding and Excellent)

 **DGNB** **DGNB certifications\*** including precertificate (only Platinum and Gold)

 **LEED** **LEED certification\*** including precertificate (only Platinum and Gold)

**HPE/THPE** **HPE/THPE standard** (Geneva only)

\* A property with the following certificates (BREEAM, DGNB, and LEED) is considered energy-efficient if at least 80% of the heat supplied by the heating system comes from renewable energy sources. In the case of district heating, 50% of the heat must be generated from renewable energy.

## Interested?

We are happy to answer your questions.