

# Build on us

With the **UBS “renovation” Mortgage** you enjoy an attractive interest rate for your renovation work if your project meets particularly energy-efficient building standards

With an  
eco  
bonus

**Whether you want a new kitchen, new heating or new insulation: with the UBS “renovation” Mortgage you can renovate residential property in a particularly affordable way and enjoy an attractive interest rate throughout the mortgage term.**

## Facts

### Interest rate savings

Benefit from interest rate savings on an amount equal to the renovation costs

### eco-bonus

Additional interest bonus if you hold a Minergie® or Class A GEAK® certificate

### Product

Free choice of product (UBS fixed-rate Mortgage 2 – 10 years, UBS Libor Mortgage with capital commitment)

### Amount

Equal to the renovation costs, must be between CHF 100,000 and CHF 250,000

## Requirements

- This offer applies once only, and only to owner occupied residential property (not vacation homes).
- The full financing of your property is managed at UBS.
- Your financing corresponds to the standard terms of UBS real estate financing.
- The UBS “renovation” Mortgage is equal to the renovation costs, which must be between CHF 100,000 and CHF 250,000.
- You provide us with a cost estimate in advance and then send us the final accounting after the renovation work is completed.
- To earn the eco bonus, you must hold a valid Minergie® or Class A GEAK® certificate, both not older than five years, one year after completion of the building work at the latest.
- The offer cannot be combined with any other special offers.

Fix the interest rate up to one year in advance free of charge\*

\* Take out a UBS Libor Mortgage or UBS fixed-rate Mortgage now and benefit. Fix the interest rate up to one year in advance and we'll waive the surcharge.

## Key points

- You enjoy an attractive interest rate on an amount equal to the renovation costs throughout the mortgage term
- You receive an additional interest bonus if you hold a Minergie® or Class A GEAK® certificate
- Protect yourself early on against rising interest rates, and fix the interest rate of your UBS fixed-rate Mortgage up to one year in advance

## For all your questions

🌐 [ubs.com/mortgages](https://ubs.com/mortgages)

☎ UBS Mortgage line: 0800 884 558

🚩 Find your nearest branch [ubs.com/locations](https://ubs.com/locations)

## Incentive schemes

There are both cantonal and federal schemes to promote sustainable building. Useful information and an overview of what's available in your canton can be found at:

[dasgebaeudeprogramm.ch](https://dasgebaeudeprogramm.ch) and [energieschweiz.ch](https://energieschweiz.ch)