

Environmental mortgage - The mortgage that supports environmentally conscious construction and renovation

Are you looking for attractive financing in order to build or renovate in an environmentally-friendly manner? If so, you can enjoy multiple benefits with our green mortgage.



Get an interest rate up to 0.50 % lower

Benefits for you:

- Attractive preferential conditions for sustainable new builds or energy-efficient refurbishments
- Flexible or fixed rate – the right mortgage model for your needs

The LLB green mortgage at a glance

Product	Choice between: <ul style="list-style-type: none"> ■ Money market mortgage three-month (SARON) LR with a term of 5 years ■ Fixed-rate mortgage with a term of 5 or 10 years
Loan amount	<ul style="list-style-type: none"> ■ Detached houses/flats: 1/3 of total financing, max. CHF 500'000 ■ Apartment buildings/commercial buildings: 1/3 of total financing, max. CHF 5'000'000 ■ Minimum amount: CHF 10'000
Interest rate advantage	<ul style="list-style-type: none"> ■ 0.50 % interest rate reduction below the regular interest rate for a term of 5 years ■ 0.30 % interest rate reduction below the regular interest rate for a term of 10 years
Interest settlements	End of quarter for money market mortgage / end of half-year for fixed rate mortgage – charged direct to the designated settlement account
Extension	At the end of the contractual term, the mortgage may be converted into a different mortgage product. It cannot be extended as a green mortgage.
Termination	Ordinary termination not possible during the fixed term
Repayment	Possible, upon agreement prior to expiration of the product, otherwise upon expiration

Requirements

For energy-efficient refurbishments:

- Order confirmation from tradespeople for energy-efficient refurbishments, such as e.g. replacement of heating systems powered by fossil fuels or installation of photovoltaic system
- Building consent, if required for construction work
- Commitment to pay subsidies (if available)

For new buildings:

- Buildings not older than one year
- Liechtenstein: «Minergie» rating / Liechtenstein energy certificate (class A or B)
- Switzerland: «Minergie» rating / GEAK certificate (class A or B)

Further information

Additional information can be found at www.llb.li/mortgages