

BCGE, your partner for energy efficiency

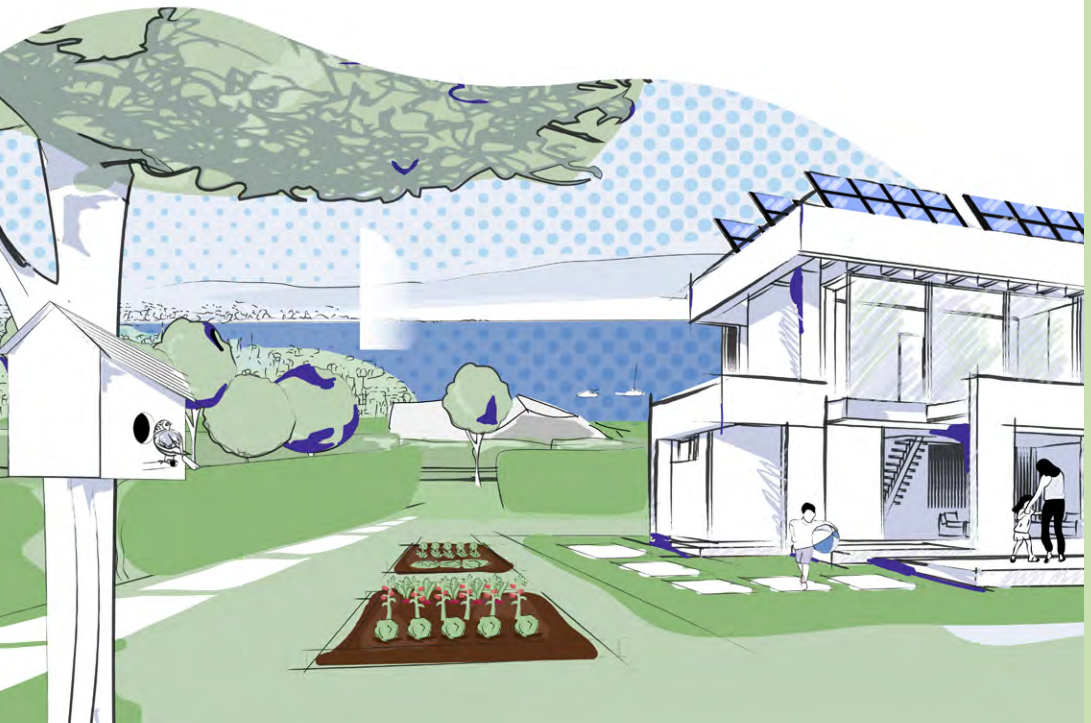
BCGE can assist you in acquiring, renovating and restructuring the financing of your primary or secondary residence.

In application of the directives of the SBA¹, BCGE raises awareness among owners of single-family homes about the energy challenges likely to have a positive or negative impact on the value of their property.

That is why the Bank is encouraging owners of single-family homes to have their home analysed in detail, to assess the cost of renovation and to obtain information on the financial possibilities (subsidies, tax relief and bank financing) as well as their legal obligations. It also encourages owners to consider climatic risks (direct damage, natural causes such as hail, fire, etc.) and energy risks (shortages, price fluctuations, etc.).



BCGE IS COMMITTED



Financing your energy efficiency

In addition to its standard property finance offer, BCGE provides support for better energy efficiency and compliance depending on your personal situation.

Energy Renovation Loan

The Energy Renovation Loan is an advantageous, simple and fast solution for financing your sustainable renovation work. It can also be used for installations with a high energy performance (such as photovoltaic panels), for modernising your heating or hot water system, for renovating the shell of your home, or for replacing your interior fittings.

- ▲ Amount: from CHF 20,000 to CHF 100,000
- ▲ From age 18 up if employed or receiving a pension (including AVS and 2nd pillar)
- ▲ Residence in Switzerland
- ▲ Owner of a property in Switzerland (debtor must be registered in the Land Register)
- ▲ Term: 6 to 60 months

A loan will not be granted if it causes the consumer to become over-indebted.

Apply directly online on our page bcge.ch/en/credit-renovation-energetique-demande



1 Swiss Bankers Association, June 2022

BCGE and its advisers are not liable for improving the energy efficiency of homes or other buildings and recommend you contact the federal or cantonal specialist third-party service providers for any questions you may have on this subject.

Mortgage loans for improving energy efficiency

All THPE² and HPE³ renovations (including Minergie®⁴) benefit from an accelerated process for BCGE mortgage holders to finance the entire work on the basis of a CECB+ (Cantonal Energy Certification of Buildings).



- ▲ Amount: from CHF 50,000 to CHF 250,000
- ▲ Financing of up to 100% of the renovation work, up to 10% of the appraised value of the property
- ▲ Any grants and subsidies received remain yours, with no impact on the financing granted
- ▲ Simplified procedure
- ▲ Choice of rate and term
- ▲ Advantageous rates

Tailor-made support:

1. Your adviser will inform you of the steps you need to take to finance your renovation
2. A CECB specialist will explain the energy options available to you for your particular project
3. We'll finance your energy project in compliance with the standard rules applicable to the granting of loans

Apply directly online on our page bcge.ch/en/prehypothecaire-renovation-energetique



	Minimum amount	Maximum amount ⁵	Financing for the employed and pensioners	Duration	Mortgage note
Energy Renovation Loan	CHF 20,000	CHF 100,000		6-60 months	
Mortgage loans for improving energy efficiency	CHF 50,000	CHF 250,000		According to agreement	

² Very High Energy Performance

³ High Energy Performance

⁴ Minergie® is a quality label for new or renovated buildings that meet certain criteria to limit their impact on the environment and consume as little energy as possible

⁵ For energy renovation projects > CHF 250,000, BCGE offers tailor-made financing options

CECB/CECB+

CECB is the cantons' official energy label and consists of a document that indicates the quality of a building's envelope and overall energy balance, as well as its direct CO₂ emissions, on a 7-class scale (A to G). The CECB is based on a standard calculation method. The same criteria and calculation values apply throughout Switzerland.

In addition to this basic product, the CECB+ offers:

1. A concrete list of measures to improve energy efficiency
2. Recommendations for phased refurbishment
3. Up to three variants for the renovation work
4. The possibility of measuring future additions to the building and including them in the calculation
5. An estimate of the necessary investment and maintenance costs, as well as the potential savings on operating costs, to help you make the right decision
6. The calculation of subsidies, to determine the real investment

Building envelope efficiency reflects the degree of thermal protection. This includes the thermal insulation of the external walls, roof, floors, and windows.

Thermal bridges (e.g. balconies) and the shape of the building are also taken into account. The efficiency of the building envelope is the most important parameter for assessing a building's heating requirements.

The overall energy efficiency of a building includes not only the energy requirements for heating but also the building's technical installations – i.e. heat production, including domestic hot water, electricity requirements and the building's own electricity production.

The classification of direct CO₂ emissions indicates the amount of CO₂ emitted by the building for heating and domestic hot water. This depends on the amount of renewable energy used and the energy efficiency. Zero CO₂ emissions correspond to class A, with class changes being made in increments of 5 kg/(m²a). Upstream emissions, such as electricity and district heating, are not taken into account in the classification.

Source: cecb.ch

More information on our page bcge.ch/en/bcge-partenaire-de-votre-efficience-energetique

