



# Sustainable mortgages for your sustainable home



No  
certification  
required  
(GEAK,  
Minergie, etc.)

# Together with AXA for a more affordable sustainable home

Climate change in Switzerland and around the world is considered one of the greatest risks we face. This is why in its role as an insurer, an investor and as a company, AXA is advocating for climate protection.

We are proud to support you not only by financing your house, but also by helping you to make your home more environmentally friendly. And to do this, we are offering you a sustainability discount to promote sustainable investments in your home. If your home already complies with sustainability standards and you would like to transfer your mortgage to us, we can offer you an attractive mortgage rate.

We are aware that these investments come at an additional cost. However, thanks to state incentives, lower related costs, our discount and a property value that will hold over time, these investments pay off. And at the same time, you support the protection of our environment.

We hope you will join us in our mission. You will find the key figures below.

# Here's what your discount will look like

	Existing AXA mortgage customer	New AXA customer
<b>Conditions</b>	Owner-occupied residence (Main residence)	
<b>Maximum discount</b>	CHF 250,000	
<b>Discount and mortgage term</b>	Fixed-rate mortgages: 0.4% for max. 5 years Money market mortgages: 0.2% for 3 years Adjustable-rate mortgages: 0.25% for max. 5 years	
<b>Eligible for discount</b>	Increasing mortgage for energy efficiency improvements, e.g. <ul style="list-style-type: none"><li>• Climate-friendly heating systems</li><li>• Solar heating</li><li>• Photovoltaic systems</li><li>• Heat recovery systems</li><li>• Thermal insulation / windows</li></ul>	Home has the latest energy-efficient exterior and heat recovery using renewable energies / remote heat
<b>Building certification</b>	No certification required (GEAK, Minergie, etc.)	

Does your home already comply with sustainable standards?  
Congratulations! It's still worth transferring your mortgage to AXA.  
We will be happy to give you a sustainability discount.

*For a consultation please contact us at +41 58 215 44 01  
or by email at [info.hypothek@axa.ch](mailto:info.hypothek@axa.ch)  
We look forward to having you as a customer!*

# AXA promotes sustainability



## **AXA invests sustainably**

Did you know that AXA invests your insurance premiums using sustainable criteria? As one of the largest insurers and asset managers in the world, we are keenly aware of our responsibility. Learn more at

**[AXA.ch/en/about-axa/our-responsibility/core-business/investing-sustainably](https://www.axa.ch/en/about-axa/our-responsibility/core-business/investing-sustainably)**



## **Two million square meters of biodiversity for Switzerland**

To mark its 150<sup>th</sup> anniversary in 2025, AXA is helping to enhance biodiversity across some two million square meters of land in Switzerland. That's one square meter for each of its customers. The initiative, called “Flora Futura” is a vital part of the company's new climate strategy.

**[AXA.ch/flora-futura](https://www.axa.ch/flora-futura)**