

CZERO

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CZERO is a whole lifecycle real estate product that increases your asset value while easily validating your properties' sustainability performance. Czero's message is simple, yet utterly scientific. High-performing, sustainable living for all. By understanding our customers' environmental, social and governance needs in a complex building industry out came [CZERO] - products that are easily understandable by all and can be rapidly applied to any built environment. It visualizes sustainability features, optimizes design, reduces capital costs, improves operational cost savings, minimizes carbon, increases energy efficiency, reduces risk and future-proofs your asset, to say the least. With CZERO...environmental, social and governance performance such as zero carbon, energy, waste, water, onsite safety, financed emissions, climate risk and scope three, are built-in and automated. The real estate process is not impacted any differently, with one exception: information optimization, ease of use and valuation. The products seamlessly address the real estate's entire lifecycle, new, existing and recently completed buildings, residences and portfolios across all property types and asset classes. We call it the sustainable triangle...  
Model. Validate. Outperform.

[View Products](#)

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Recently completed...



**CZERO A  
ENVIRONMENTAL  
GOVERNANCE**

BUILT FOR:  
RECENTLY COMPLETED PROJECTS AND PORTFOLIOS

CZERO A can easily be applied to any recently completed residence,  
building, and portfolio

*Bound with property title  
equals future proofed asset*



**Product Environmental Performance**

- LANDUSE
- ZERO CARBON
- ZERO ENERGY
- NET ZERO WATER
- NET ZERO WASTE TO ENERGY



**Product Social Performance**

- VALUE CHAIN SCOPE 3
- ONSITE HEALTH & SAFETY
- SUPPLY CHAIN: PLANNERS, CONSTRUCTION & MATERIALS
- DIVERSITY & INCLUSION

**Product Governance Performance**

- FINANCED EMISSIONS
- CLIMATE RISK
- AFFORDABLE HOUSING
- TARGETS



# Czero by bank...

CZERO  
 ESG-GRADE FACTSHEET  
 UP TO 1.25% INTEREST RATE REDUCTION

BUILT FOR:  
 CRE, Agency, Senior Debt, Pace, Perm-Retroactive-Re Financing,  
 and Commercial & Residential Mortgages

CZERO automatically qualifies and approves your sustainable project for reduced interest rates and lower costs of capital. The product seamlessly covers development, multi-family, mixed-use, hospitality, industrial, office, modular, affordable, specialty, luxury, homes, prefab and 3d-printed

**Product Advantages**

- UP TO 1.25% REDUCED INTEREST RATE
- APPLIES TO FULL LOAN AMORTIZATION
- ADDRESSES FULL LIFECYCLE OF REAL ESTATE ASSET
- FLEXIBLE FOR INDIVIUDAL PROJECT DESIGN AND COMMISSIONING
- EASY FOR CUSTOMER TO IMPLEMENT
- FUTURE PROOFS PROPERTY'S RETURN ON INVESTMENT
- BEST POSITIONS ASSET IN REAL ESTATE MARKET

- ✓
- ✓
- ✓
- ✓
- ✓
- ✓
- ✓

Need more? See CZERO by Bank Product Terms & Conditions



- Environmental**
- 100%**
- ✓ Zero carbon and energy
  - ✓ Net zero water and waste
  - ✓ Embodied carbon reductions
  - ✓ Built envelope balance
- Social**
- 100%**
- ✓ Onsite safety
  - ✓ Supply chain: Planners
  - ✓ Value chain: Construction
  - ✓ Diversity and inclusion
- Governance**
- 100%**
- ✓ Climate risk
  - ✓ Financed emissions
  - ✓ Affordable housing
  - ✓ Targets

AAA+

Asset ID \_\_\_\_\_  
Lender \_\_\_\_\_  
AEC \_\_\_\_\_  
Notary \_\_\_\_\_

LANDUSE  
ZERO CARBON  
ZERO ENERGY  
ZERO WATER  
ZERO WASTE

VALUE CHAIN  
ON-SITE SAFETY  
SUPPLY CHAIN  
DIVERSITY & INCLUSION

FINANCED EMISSIONS  
CLIMATE RISK  
AFFORDABLE HOUSING  
TARGETS

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## Contact us

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