

» Sustainability loan from UniCredit Bank Austria

Sustainable governance pays off: with the sustainability loan from UniCredit Bank Austria businesses are supported on their path towards greater sustainability. Specially created for medium-sized companies that pursue a clear ESG strategy.

The topic of sustainability is already a focus area for many medium-sized companies in Austria and will become increasingly important in the future, as well. ESG (environmental, social, and governance) criteria are increasingly determining corporate strategies. The financial sector also offers special forms of financing that support the path towards greater sustainability – larger companies in particular are already benefiting from this.

With the new **sustainability loan**, **UniCredit Bank Austria** is now also offering **medium-sized companies** a form of financing that is oriented towards their individual sustainability strategy.

WHAT IS THE SUSTAINABILITY LOAN FROM UNICREDIT BANK AUSTRIA?

The **sustainability loan from UniCredit Bank Austria** is **available** as an **investment or working capital loan** that is oriented towards your company's ESG rating. If your company stays on course in terms of its sustainability strategy and its ESG rating improves, you can profit from more favourable conditions.

YOUR BENEFITS

Your company will enjoy numerous benefits with the sustainability loan from UniCredit Bank Austria:

- **The sustainability loan is unequivocal proof of your clearly defined sustainability strategy** and will thus improve your **reputation when it comes to ESG – a factor that can easily be marketed.**
- **Sustainable companies benefit in their base conditions:** Based on your current ESG rating, you benefit from a reduced interest rate margin from day one.
- **Staying the sustainability course pays off:** If the ESG rating of your company improves during the term of the financing, the interest rate margin can decline. If it worsens, however, the interest rate margin can also increase.

WHAT ARE THE REQUIREMENTS?

- The basis for the **sustainability loan from UniCredit Bank Austria** is formed by a current **ESG rating** of your company that is issued by an **ESG rating agency** and updated on an annual basis. The general credit rating criteria for lending also apply.
- Your customer advisor will be happy to help you select a suitable provider*.
- **During the term, you submit an updated ESG rating to us every 12 months** in order to document the progress made in your company's ESG strategy.
- **Possible loan volume:** from EUR 750,000
- **Terms:** tailored to your needs

TIP:

If you still need to develop your sustainability strategy, we can support you in your ESG situation analysis with the **UniCredit Bank Austria sustainability barometer**, which we created together with a well-known ESG rating agency.

TARGET GROUP

Companies with revenues of EUR 3 million or more.

WHERE CAN YOU OBTAIN FURTHER INFORMATION?

Your customer advisor at UniCredit Bank Austria will be happy to answer any questions you may have.

corporates.bankaustria.at.

* Your customer advisor will be happy to provide you with a current overview of ESG rating providers we accept.

This list of companies was prepared on a neutral basis without evaluation of the companies included. There is no cooperation agreement between UniCredit Bank Austria and the listed companies.

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