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<https://www.ubb.bg/en/individual-clients/credits/ipotechen-kredit-za-energiyno-efektiven-dom>

# Mortgage loan for Energy Efficient Home

## Energy Performance Certificate

The Energy Performance Certificate is being issued based on the energy demand features of the building, following completion of construction activities and prior to its commissioning.

All newly constructed buildings after 2013 have such Energy Performance Certificates or issued such after fulfillment of certain energy saving measures, or after performance of construction and assembly works, entailing a change in the building's energy demand features.

Energy Performance Certificates can be obtained from the building's constructor, from the Municipality as per the building's location or based on the building's technical passport. Upon sale of a property the owner is obliged to provide its Energy Performance Certificate.

With multi-family buildings a certificate for a single apartment is being issued based on the certificate, issued for the whole building.