Residential properties have major impact on CO2 emissions in Sweden
99% of properties are not A-class
Two main challenges for energy renovations to happen at scale

1. Needs to become **easier**
2. Needs to become **more profitable**
Hemma makes it easier and more profitable to invest in energy renovations

• **Standardized renovation** packages makes it **easier** for households to know what to do

• **Connecting** customers with **relevant and reliable partners** performing the renovations

• **Financing** the investment through a **smooth and digital process** including green validation, credit scoring and origination

• **Lowered cost** by switching mortgage to Hemma at a low interest rate (including top-up investment mortgage)
Standardized energy renovation packages help customers know what to do

- Standardized energy renovation packages make it easier for households to understand what to do.
- Packages are designed to reduce primary energy demand (PED) by at least 30%.
- Developed with partners and based on the EU Taxonomy for sustainable activities.
- Relevant for a majority of households at reasonable cost.
A network of trusted partners helping customers to execute the project

- A network of trusted partners that takes full responsibility for implementation of renovation packages
- Helping customers to connect with relevant and reliable suppliers
- Hemma’s offer integrated in partners’ sales process and included in customer offers
Proprietary digital model for green validation of renovation

- **Validating green activity** through a digital only platform.
- Decision is based on validated partner/customer input, third party data and a proprietary algorithm measuring impact.
- Decision model is **aligned with EU Taxonomy**
- Calibrating algorithm by generating a **pro forma EPC** from a certified inspector. The EPC follows ISO standards
Green mortgage lowering cost and financing the transition

• Green mortgage at **competitive interest rate** creating strong financial incentives to invest in sustainability

• Households **significantly reduce costs** by investing in an energy renovation and switching to Hemma (including top-up to finance renovation)

• **Proprietary** digital loan origination and administration platform and **highly automated** credit scoring process

• **Fully digital customer experience** – no papers, no fuss
Drive transition by rewarding customers to refer friends to join the “Hemma movement”

- **Referral bonus** when referring a friend
- Updates on your contribution and savings
- **Full control** of your loan with Hemmas app
- **Beneficial offers** from partners for home improvements
- Information and guidelines how to further improve energy consumption and EPC standard
Making brown assets greener to reach our goals

- Validated green transitioning
- Full service from customer acquisition to issuing debt
- Low cost to serve due to digital only processes and zero legacy
- Scalable platform for green validation