

Mortgage Application Checklist

Personal documents

- Wage statement of all borrowers (last 3 years) and last 3 wage slips
- Pension certificate of all borrowers (if retired)
- Balance sheet, extract from the commercial register and income statement for the last 3 years (self-employed persons)
- Pension fund statements/excerpt from vested benefits account (in case of advance withdrawal: PF before and after advance withdrawal)
- Documents on other and variable income such as alimony (signed agreement), bonuses and rental income (signed lease)
- Documents on obligations (leasing agreement, alimony and maintenance agreements, small loan and credit agreements, contingent liabilities/guarantees, other debts)
- Complete tax return
- 3a account statements / 3a deposit statements
- Proof of equity capital (cash balance, custody account, gift contract incl. copy of donor's ID, agreement on advance inheritance incl. copy of donor's ID, loan contract, etc.)
- Copies of existing 3a/3b life insurance policies with current surrender value as well as existing risk insurance policies
- Current mortgage contract and last interest statement (in case of replacement of an existing mortgage)
- CH/FL ID or passport
- Declaration of US Person status (if applicable)*
- Settlement Permit C/Residence Permit B
- Current debt collection register extract of all borrowers (issued within the last 6 months)
- Divorce agreement, separation agreement

*The following are considered US persons:

- US citizens (incl. dual citizens)
- Green Card holders
- Individuals residing in the USA
- Individuals who have actually been in the USA for a substantial number of days (please contact us for clarification)
- Individuals who are taxable in the USA for any reason



Property documents

- Land register extract (issued within the last 6 months)
- Building insurance data / building insurance policy (current sum insured, cubic volume, year of construction)
- Floor plan, site plan
- Sales documentation with specifications on the net living space
- Net living space calculation (if available)
- Minergie certificate (if available)
- Purchase contract or draft thereof (incl. expected payment date)
- Photographs of the property (2x exterior, bathroom, kitchen, living room)
- Tenancy agreement or signed and dated tenant index (only for investment properties)
- Quote / cost estimate of all planned investments and renovations
- Building rights agreement for properties in construction law

Condominium ownership

- Plan of the condominium unit with net living space and ancillary rooms (apartment, cellar, craft rooms, parking spaces, etc.)
- Information on the status of the renovation fund
- Regulations for condominium owners' association

Building loan application

- Construction plans
- Cost estimate
- Cubic calculations according to SIA (Swiss Society of Engineers and Architects)
- Building permits
- Building description
- Construction period insurance policy/building insurance policy (if available)
- Copy of general contractor agreement, contract for work and services, architect's contract/trust agreement or list of contractors (if available)
- Certificate of Foundation and budgeted sales prices (where condominium ownership is being established)

Disclosure of data to third parties

vedunias gmbh may disclose any information about the customer as well as documents related to the preparation of a financing offer to sales partners and third parties (potential lenders) insofar as this is necessary for the verification, granting or processing of loans. The customer acknowledges that his/her data may also be exchanged with third parties via unencrypted channels such as e-mail or online applications.

