

## Advance withdrawal/pledging information sheet

We require the following documents for your application for an advance withdrawal and/or pledge:

	Advance withdrawal	Pledge
<b>New acquisition (purchase of existing home-ownership)</b>		
n Confirmation of the financing bank, that the advance withdrawal will be used exclusively for owner-occupied residential property and that the transfer account specified in the application is a frozen account (IBAN number mandatory)	X	
n Copy of signed loan agreement	X	
n Copy of contract of sale (officially certified)	X	X
n If the residential property is not situated in Switzerland and you are married: officially certified signature (by the local authority or notary public) of your husband/wife on the application form	X	X
n Copy of the original extract from land register*, if the owner has already been registered	X	X
n Copy of the applicant's ID card/passport (all relevant pages)	X	X
n Copy of pledging agreement		X
<b>New building</b>		
n Confirmation of the financing bank, that the advance withdrawal will be used exclusively for owner-occupied residential property and that the transfer account specified in the application is a frozen account (IBAN number mandatory)	X	
n Copy of planning permission	X	
n Copy of building loan contract	X	
n Copy of contract of sale of the land (officially certified)	X	X
n Copy of the original extract from land register*, if the owner has already been registered	X	X
n Copy of works contract	X	X
n If the residential property is not situated in Switzerland and you are married: officially certified signature (by the local authority or notary public) of your husband/wife on the application form	X	X
n Copy of the applicant's ID card/passport (all relevant pages)	X	X
n Copy of pledging agreement		X
<b>Participation in co-operatives or similar institutions</b>		
n Articles of incorporation and regulations of co-operative or limited company	X	
n Participation certificates or shares (if available)	X	
n Copy of rental agreement	X	
n Copy of the applicant's ID card/passport (all relevant pages)	X	
n If the residential property is not situated in Switzerland and you are married: officially certified signature (by the local authority or notary public) of your husband/wife on the application form	X	

### Amortisation of existing loans or mortgages

- n Copy of original extract from land register\* X
- n Confirmation of the financing bank, that the advance withdrawal will be used exclusively for owner-occupied residential property and that the transfer account specified in the application is a frozen account (IBAN number mandatory) and confirmation of the amount of the credit / mortgage X
- n Copy of the applicant's ID card/passport (all relevant pages) X
- n If the residential property is not situated in Switzerland and you are married: officially certified signature (by the local authority or notary public) of your husband/wife on the application form X

### Renovation / conversion

- n Copy of original extract from land register\* X
- n Confirmation of the financing bank, that the advance withdrawal will be used exclusively for owner-occupied residential property and that the transfer account specified in the application is a frozen account (IBAN number mandatory) X
- n Copies of written cost estimates X
- n Copy of the applicant's ID card/passport (all relevant pages) X
- n If the residential property is not situated in Switzerland and you are married: officially certified signature (by the local authority or notary public) of your husband/wife on the application form X
- n Current confirmation of place of residence X

\*not older than 3 month

Other documents may be requested if necessary.

Both value-preserving renovation work as well as value-increasing investments in the residential property entitle the account-holder to advance withdrawal.

Inconclusive list of examples of **renovation work** that **entitle the account-holder to advance withdrawal**:

- n New roof
- n New roof truss
- n Renovation/installation of windows
- n Renovation of structural components of the property (framework)
- n Renovation/extension of rooms (bathroom, study, living room, nursery, bedrooms, kitchen, etc.)
- n Installation of new heating systems
- n Installation of heat- and power-generating systems (solar and photovoltaic systems)

Inconclusive list of examples of **properties** and **renovation work** that **do not entitle the account-holder to advance withdrawal**:

- n Construction or renovation of a garden shed
- n Construction or renovation of green space
- n Construction or renovation of a pergola or a terrace canopy
- n Construction or renovation of a terrace
- n Installation or renovation of fixed household furniture (e.g. walk-in wardrobe, hobby workshop, etc.)
- n Perimeter fence and/or wall surrounding a courtyard/car parking space, etc.
- n Additional land purchase for a parking area, garden or a pasture for livestock
- n Construction of a biotope
- n Foundation of a "société civile immobilière" in France

For further information and to order the application form, please contact the Swisscanto Vested Benefits Foundation: Tel. 058 280 1155, e-mail: [fzs@swisscanto-foundations.ch](mailto:fzs@swisscanto-foundations.ch)