

Investment properties

Checklist of documents required for the financing application

Personal documents

Available from

HYPOTEQ "Authorisation to provide information" form

www.hypoteq.ch/downloads/

Personal identity card

Passport, identity card, residence permit (certified)

Certification at notary, municipality or post office

Proof of income

Current salary statement (incl. bonus payments of the last 3 years) in case of employment Employer

Balance sheet and income statement (incl. audit report) for the last 3 years for Corporations or self-employment

Trustee

Proof of assets

Latest tax declaration (incl. list of debts, securities, real estate) *

Tax office

Pension assets (pension fund statement, vested benefits accounts, 3rd pillar assets, Life insurance/death risk policies)

Pension fund, insurance, Pension foundation

Inheritance/gift/loan agreement, if any

Notary

Documents relating to the property

All objects

Sales documentation (incl. photos of the interior and exterior) *

Seller, owner

Building/floor plans incl. net living space, room height, roof shape, floor coverings, Building description *

Seller, architect/GU

Current extract from the land register (not older than 6 months) and purchase contract/draft

Land registry, notary, seller

Building lease contract (if property is built under building lease)

Seller, architect, notary

Current building insurance policy (incl. cubic capacity in m³)

Seller, building insurance

Additionally for condominium ownership (STWE)

Condominium ownership substantiation act with value quota distribution

Seller, notary, land registry office

Usage and management regulations of the STWE community

Seller, notary, land registry office

Details of the renewal fund

Seller

Additionally for renovations, conversions or new buildings

Project plans and building specifications incl. cost estimate and cubature (m³)

Client, architect

Building permit and building approval

Local building authority

Construction period insurance

Local building authority

Cost estimate incl. list of building contractors

Architect

Construction plans, floor plans

Architect

Building description

Architect

Additionally for rentals/partial rentals

Rental agreement (draft or already signed) *

Landlord, owner

Current tenant schedule incl. rent statement*

Landlord, owner

Important: A first offer can already be made with the documents marked with an *.