

Mortgage application



Personal details	Borrower 1	Borrower 2
Title		
Surname		
First name		
Street, house number		
Postal code, town		
Country		
Marital status	<input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Single <input type="checkbox"/> Registered partnership	<input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Single <input type="checkbox"/> Registered partnership
Date of birth		
Nationality		
Residence permit		
Telephone 1 (daytime, mobile)		
Telephone 2		
E-mail address		
Type of employment	<input type="checkbox"/> Employed since <input type="checkbox"/> Employed with hourly wage <input type="checkbox"/> Self-employed <input type="checkbox"/> Pensioner <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed since <input type="checkbox"/> Employed with hourly wage <input type="checkbox"/> Self-employed <input type="checkbox"/> Pensioner <input type="checkbox"/> Not employed
Gross income or average net income over the past three years	CHF	CHF
Bonus (average of last three years)	CHF	CHF
Additional income (p.a.)	CHF	CHF
<i>Total per borrower</i>	<i>CHF</i>	<i>CHF</i>
<i>Total income (borrowers 1 and 2)</i>		<i>CHF</i>
Alimony, maintenance payments (p. a.)	CHF	CHF
Credit instalments, leasing (p. a.) duration/obligation until:	CHF	CHF
Interest on third-party loans (p. a.)	CHF	CHF
Repayments for third-party loans (p. a.)	CHF	CHF
<i>Total per borrower</i>	<i>CHF</i>	<i>CHF</i>
<i>Total liabilities (borrowers 1 and 2)</i>		<i>CHF</i>
Have you been subject to debt collection proceedings over the past three years?	<input type="checkbox"/> No <input type="checkbox"/> Yes	<input type="checkbox"/> No <input type="checkbox"/> Yes
Projected affordability at retirement age (if the borrower is between 50 and 65 years old)	Borrower 1	Borrower 2
Income at retirement age	CHF	CHF
Assets for asset depletion in retirement	CHF	CHF

Property

Type of property	<input type="checkbox"/> Owner-occupied single-family home <input type="checkbox"/> Rented single-family home* <input type="checkbox"/> Owner-occupied freehold apartment	<input type="checkbox"/> Rented apartment* <input type="checkbox"/> Multi-family dwelling/ Investment property*
* Annual rental income (excl. ancillary costs)	CHF	
Street, number		
Postcode, town, canton		
Year of construction		
Are there building rights?	<input type="checkbox"/> No <input type="checkbox"/> Yes, until:	Ground rent (p. a.): CHF
Minergie certificate or GEAK certificate existing?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Third-party properties

Third-party properties existing?	<input type="checkbox"/> No <input type="checkbox"/> Yes	
Market value: CHF	Current mortgage: CHF	Rental income: CHF
Market value: CHF	Current mortgage: CHF	Rental income: CHF
Market value: CHF	Current mortgage: CHF	Rental income: CHF

Financing*Financing plan:*
 Purchase financing or replacement of building loan

 Replacement of existing mortgage

Purchase price (excl. purchase costs) or investment costs	CHF	The following value is:	<input type="checkbox"/> Expert/bank valuation <input type="checkbox"/> Construction costs <input type="checkbox"/> Purchase price <input type="checkbox"/> Other:
Additional costs	+ CHF	Year of valuation	
Total investment	= CHF	Property value	CHF
Account assets	CHF		
Prepayment of inheritance, gift, or similar	+ CHF		
Third-party loans	+ CHF		
Advance withdrawal of Pillar 2 funds	+ CHF		
Advance withdrawal of Pillar 3a funds	+ CHF		
(Partial) redemption of 3b policy	+ CHF		
Other:	+ CHF		
Total	= CHF		
Mortgage	CHF	Mortgage	CHF
Existing building loan	CHF	Current mortgage	CHF
Proposed payout date (maturity date)		Proposed payout date (maturity date)	
Replacement with		Replacement with	

Additional collateral

The following collateral can be pledged:

Policy no./pension institution	Surrender value, assets	Annual premium
	CHF	CHF
	CHF	CHF
	CHF	CHF

“Home Option” or “Option Complete” preferential conditions

I (borrower 1 or 2) am eligible for the Swiss Life “Home Option” or “Option Complete” special conditions.

Information exchange via e-mail

The borrowers would like to correspond with Swiss Life by e-mail and accept that the applicable information obligations are thereby fulfilled. The borrowers are aware of the associated risks, e.g. that e-mails can be intercepted, read and changed by third parties, or that the identity of the sender may have been faked, and that Swiss Life assumes no liability for any resulting losses. The borrowers are also aware that personal data transmitted by e-mail may be sent via a provider abroad, even if the sender and recipient are in Switzerland, and that the borrowers’ personal data may thus also be transmitted to a country without an adequate level of data protection.

Exchange of information via an intermediary

The borrowers acknowledge that the use of a distribution partner (“broker”) entails an agreement whereby the broker receives compensation from Swiss Life. The borrowers authorise Swiss Life to inform the broker of the conclusion of a contract and of the content of said contract (notably amount of mortgage and contract term). If a mortgage loan is not granted, Swiss Life may also communicate this to the broker.

Obtaining information

The borrowers acknowledge that Swiss Life will obtain all information required in connection with credit checks, monitoring and administration of the mortgage from third parties. Without this data processing it is not possible to conclude the mortgage. Further information on processing personal data at Swiss Life is available at www.swisslife.ch/en/privacy.

Identification of the beneficial owner for the purpose of payment of interest and amortisation

The borrowers hereby declare that the following person(s) is/are the beneficial owners of the assets to be transferred (interest and, if applicable, contractual amortisation/repayment). If the borrowers are the sole beneficial owners of these assets, their personal details are to be documented below.

Last name, first name (Company name)	Date of birth (Date of foundation)	Nationality	Home address (Registered office)	Country

It is a criminal offence to deliberately provide false information on this form (pursuant to Article 251 of the Swiss Criminal Code, document forgery). The borrowers confirm that the information provided in relation to their identity or that of the beneficial owner is true and correct, and undertake to notify Swiss Life immediately of any changes in this connection.

Confirmation of tax compliance

- The borrowers hereby confirm that the assets used both as equity and for the financing of interest on and amortisation of the mortgage are known to the relevant tax authorities and declared in accordance with applicable provisions.
- The borrowers confirm that both the requested mortgage amount and the interest and amortisation due will be treated in accordance with the applicable tax regulations during the entire contract term.

Place, date

Signature

Borrower 1

Borrower 2

Please send the completed form and the corresponding documents to the following address:

Swiss Life Ltd, Mortgages, P.O. Box 2831, 8022 Zurich, Telephone 0800 873 872, hypotheken.service@swisslife.ch

Checklist of documents to be attached

Applicant's details	Where do you obtain these documents?
<input type="checkbox"/> Copy of ID, (if available) residence permit for foreign nationals, residence permit	
<input type="checkbox"/> Last tax return (incl. securities & credit balances form) and tax assessment	Tax office
<input type="checkbox"/> Balance statement of pledged collateral (second pillar, third pillar and/or vested benefits accounts to be pledged)	Financial institution
<input type="checkbox"/> Pension certificate and/or statement of vested benefits account (from age 50)	Financial institution
<input type="checkbox"/> Declaration of nationality and status as US Person or Non-US Person	Annex
Employed	
<input type="checkbox"/> Current salary statement(s) and payslips for the last three months	Employer
Self-employed and/or employed by own company	
<input type="checkbox"/> Current extract from the commercial register (if available)	Fiduciary
<input type="checkbox"/> Balance sheet(s) and income statement(s) for the last three years (signed)	Fiduciary
<input type="checkbox"/> Audit reports for the last three business years (if available)	Fiduciary
Details of the property and financing	
Where do you obtain these documents?	
<input type="checkbox"/> Floor plans/building plans	Seller, architect, builder-owner
<input type="checkbox"/> Excerpt from land register (less than six months old)	Seller, land registry, notary
<input type="checkbox"/> Building description	Seller, architect, builder-owner
<input type="checkbox"/> Four to five current colour photos (exterior & interior views, in particular bathroom, kitchen, living room)	Seller
<input type="checkbox"/> Building insurance certificate stating the year of construction and cubic volume. Alternative: statement of cubage in conformity with SIA standards (m ³) and construction year of property	Cantonal building insurance company, seller, architect, builder-owner, real estate management
<input type="checkbox"/> Overview/final statement of potential investments/renovations (year and purpose)	Seller
Purchase	
<input type="checkbox"/> Contract of sale or draft	Seller, notary
<input type="checkbox"/> Building specifications or sales documentation	Seller
<input type="checkbox"/> Proof of equity capital	Financial institution
<input type="checkbox"/> Simulated pension fund statement following withdrawal of pension assets	Financial institution
Consolidation of building loan	
<input type="checkbox"/> Contract of sale or draft	Seller, notary
<input type="checkbox"/> Account statement of building loan and current loan agreement (copy)	Financial institution
<input type="checkbox"/> General contractor's contract and/or contract for work and services	General contractor, builder-owner
Replacement of existing mortgage	
<input type="checkbox"/> Current mortgage loan contract and last interest statement	Financial institution
Investment property financing	
<input type="checkbox"/> Current rent schedule (signed)	Seller, real estate management
Freehold apartment financing	
<input type="checkbox"/> Information on level of renovation fund	Seller, management of community of freehold apartment owners
<input type="checkbox"/> Regulations for freehold apartments	
Other documents	
<input type="checkbox"/> (Any) loan agreement (sum, interest, duration)	
<input type="checkbox"/> Contract for prepayment of inheritance/gift	
<input type="checkbox"/> Leasing/private loan contract (if available)	
<input type="checkbox"/> Divorce decree, separation agreement, alimony agreement (if available)	
<input type="checkbox"/> Building rights agreement (if leasehold property)	Seller, land registry, notary
<input type="checkbox"/> Use and reason for increasing the existing mortgage	



SwissLife

Declaration of nationality and status as *US Person* or *Non-US Person*

The following declaration must be completed and signed by each applicant prior to, or as part of, a business relationship.

I. Applicant and place of residence

First name, last name / company name

Date of birth (for natural persons)

Street, house number

Postcode, town, country

II. Determination of nationality/nationalities for natural persons

Yes No

Are you a **Swiss citizen**?

Do you have a **different or additional nationality**?

If yes:

Nationality/nationalities

Place of birth

III. Determination of status as a US Person or Non-US Person

Yes No

Are you a "US person"?

You are deemed a "US person" if you are subject to US tax laws for any reason. This is the case when you meet one of the criteria on the page 2.

If yes, please indicate your ITIN / EIN Number:

Natural persons (US Taxpayer Identification Number/ITIN) _ _ _ _ - _ _ - _ _ _ _ _

Partnership (US Employee Identification Number/EIN) _ _ - _ _ _ _ _ _ _ _

IV. Change of status as a Non-US Person and duty of cooperation

The undersigned applicant hereby undertakes to inform Swiss Life immediately if his/her status as a Non-US Person under US tax law should change at any time following the conclusion of the requested mortgage, and consents to any disclosure to the US tax authorities.

The applicant also consents to possible further investigations by Swiss Life if there is evidence to suggest that he/she has US Person status. He/she is aware that Swiss Life is obliged to disclose relevant information to the US tax authorities naming the individuals involved if such information is not provided within a reasonable period of time.

Place, date Signature

Criteria for the status of “US person”

a) as a natural person you are deemed a “US person” if:

- You are a US citizen (including dual or multiple nationality)
- You hold a Green Card (permanent residence permit)
- You are a resident of the United States
- You have been physically present in the United States for a substantial number of days (substantial presence test):
 - for 31 days in the current year, and
 - for 183 days in the past three years, including the current year and the two years immediately prior to the current year, according to the following formula:
$$\begin{aligned} & \text{number of days in the current year} \times 1 \\ & + \text{number of days in the first preceding year} \times \frac{1}{3} \\ & + \text{number of days in the second preceding year} \times \frac{1}{6} \\ & = \text{Total} \geq 183 \text{ days} \end{aligned}$$
- You are a person subject to US tax laws for any other reason (including but not limited to dual residency, joint filing of tax return with a US person – for example spouse, and relinquishing of US citizenship or green card).

b) as partnerships, corporations and others you are deemed a “US person” if:

- You are a partnership or corporation organised in the United States or under the laws of the United States or any State thereof
- You are a trust, where (i) a court within the United States would have authority under applicable law to render orders or judgements concerning substantially all issues regarding administration of the trust, and ii) one or more US Persons have the authority to control substantial decisions of the trust
- You are the estate of a decedent who was a citizen or resident of the United States.



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