

If you have any questions, please contact your customer advisor:

Filippo Abate • +41 43 210 18 34 • filippo.abate@pfs.ch

Advance withdrawal to finance residential property

| | | | |
|-------------------------------|---|--|-----------------------------------|
| Name | First name | | |
| Street | | | |
| Postcode/town or city/country | | | |
| Date of birth | Employee no. | | |
| E-mail | Phone | | |
| Marital status | <input type="checkbox"/> single | <input type="checkbox"/> married | <input type="checkbox"/> divorced |
| | <input type="checkbox"/> registered partnership | <input type="checkbox"/> dissolved partnership | <input type="checkbox"/> widowed |

Details about the advance withdrawal

Preferred amount in CHF

Preferred date of payment (see information sheet)

Intended use of withdrawal

- Acquisition/construction of residential property
- Repayment of mortgage (amortization)
- Acquisition of a share in a cooperative housing association

Bank/IBAN

Account holder

Details about the property

Type of property
Advance withdrawals cannot be used for the acquisition of land on which to build a property

- Single-family home
- Condominium

Form of ownership

- Sole ownership
- co-ownership _____ %
- Joint ownership between spouses/
registered partners

Address of property (street, postcode, town/city)

Cadastre no. / Lot no.

Probable moving-in date

Date of transfer of ownership

Confirmation/notes on advance withdrawal

- I am aware that the advance withdrawal will reduce the pension benefits in old age and also may reduce those provided upon death and disability. I may choose to take out insurance to cover this shortfall on a private basis.
- I have read and understood the information sheet about the use of Pillar 2 funds to finance the purchase of owner-occupied residential property.
- I am aware of the tax-related consequences, particularly after purchases made within the last three years.
- I am aware of my repayment obligation upon the sale of the property, change of use, enforced sale, and in the event of death.
- I will use this advance withdrawal to finance the property specified. The sales restriction will be entered in the Land Register by the Pension Fund. The costs will be invoiced to me.
- I confirm that the residential property is for my own use, and that I have completed this application truthfully.

Authorization

By signing this application I hereby authorize the Pension Fund to make the entry in the Land Register at my expense.

Signature

Persons who are **married or living in a registered partnership** need to provide an officially certified signature of their spouse/registered partner.

We require current proof of marital/civil status from **unmarried persons**. If a partner is given as a beneficiary, we also need his or her officially certified signature.

Place/date

Signature of the insured person

Place/date

Officially certified signature of spouse/registered partner or partner who is a beneficiary

Required documents

| | |
|--|---|
| <p>Acquisition of residential property</p> <ul style="list-style-type: none"> • Purchase agreement certified by a notary public • Mortgage agreement • Confirmation from the bank* <p>Construction/refurbishment of residential property</p> <ul style="list-style-type: none"> • Excerpt from the Land Register • Purchase agreement certified by a notary public • Construction, works' or general contractor's agreement • Confirmation from the bank* | <p>Participation in home ownership</p> <ul style="list-style-type: none"> • Share in a cooperative housing association (original) • Shares in a tenants' joint stock company <p>Repayment of a mortgage loan</p> <ul style="list-style-type: none"> • Excerpt from the Land Register (not older than three months) • Mortgage agreement • Current confirmation of residence • Confirmation from the bank* |
|--|---|

* **Confirmation from the bank includes:** intended use of withdrawal, amount of mortgage, market value of the property, use pursuant to the LOB, repayment obligation if purchase should fall through.