

Residential property

Checklist of documents needed for your consultation

Please just bring the documents below that you have to hand. We will be happy to advise you.

Documents relating to the borrower	To be supplied by
Personal identification document	
Passport, ID card, driving license, residence permit	Borrower
Proof of income	
Tax return or latest salary statement (incl. evidence of bonus payments over the last 3 years) if you are not self-employed	Borrower, employer or tax office
Balance sheets and income statements (incl. auditor's report) for the last 3 years if self-employed	Borrower, fiduciary
Proof of assets	
Tax return (incl. list of securities) or separate statement of assets	Borrower, tax office, banks
Pension assets (pension fund statement, vested benefits accounts, Pillar 3 assets, life insurance/death benefit insurance policies)	Borrower, pension fund, pension foundation, insurer
Inheritance/gift/loan agreement, where available	Borrower, notary
Further information	
Summary of spending on fixed financial obligations (e.g. costs of main and/or second home, leasing, alimony, etc.)	Borrower
Documents relating to the real estate	
All real estate	
Sale documentation incl. photos (interior and exterior)	Vendor
Building/floor plans incl. net living area, building specifications	Vendor, architect/general contractor
Situation/cadastral/zone plan	Vendor, architect/general contractor, surveyor
Current (no older than 6 months) extract from land register or purchase agreement (if available)	Land registry, notary, vendor
Agreement on construction rights (where construction rights are attached to the property)	Vendor, architect/general contractor, notary
Market value estimate (if available)	Vendor, architect, valuer
Year of construction, overview of renovation/conversion work (with costs) and year they were carried out	Vendor
MINERGIE® certificate or GEAK®, building energy certificate issued by the cantons, (if available)	Certification office, vendor
Current building insurance policy (incl. volume in m ³)	Vendor, building insurer
Cantonal approval of purchase of real estate by persons abroad	Local building authority
Additionally, if a condominium	
Deed establishing the condominium showing value of shares	Vendor, notary, land registry
Use and administration rules of condominium association	Vendor, notary, land registry
Details of the renovation fund	Vendor
Additionally, for renovations, conversions or new builds	
Project plans and building specifications incl. cost estimate and volume (m ³)	Developer, architect/general contractor
Building permit	Local building authority
Additionally, if to be let wholly or in part	
Tenancy agreement (draft or already signed)	Landlord