

Application for a mortgage

1 Personal details

Applicant 1

Mr. Ms.

First name/name

Effective residential address

(Street, no.)

(zip code, city, country)

resident here since (year)

Telephone number

E-mail

Date of birth

Nationality(-/ies) (if several, state all)

Marital status: single married widowed
 divorced registered partnership separated
 dissolved partnership

Education

Profession/function

Work load (in %)

Employment status: appointed freelancer or own company
 unemployed (e.g. pensioner, housewife)

Employer

Industry

Place of work

Number of children requiring support

Applicant 2

Mr. Ms.

First name/name

Effective residential address

(Street, no.)

(zip code, city, country)

resident here since (year)

Telephone number

E-mail

Date of birth

Nationality(-/ies) (if several, state all)

Marital status: single married widowed
 divorced registered partnership separated
 dissolved partnership

Education

Profession/function

Work load (in %)

Employment status: appointed freelancer or own company
 unemployed (e.g. pensioner, housewife)

Employer

Industry

Place of work

Number of children requiring support

3 Property

Own home/main residence (single family house or condominium)

Number of rooms

Number of garage spaces

Investment property (multi-family house, residential-/business building or office/business building rented to third parties)

Number of apartments

Number of garage spaces

Rented area (m²)

Current rental income (excl. ancillary costs)

CHF

Address (own home/main residence or investment property)

Street, no.

Zip code

City

Year of construction

Canton

Owner

Sole property applicant 1 Sole property applicant 2
 Applicants 1 and 2 (co-ownership/joint ownership)

Third parties, namely

Value-influencing easements

Right of construction

No Yes

Right of residence

No Yes

Right of usufruct

No Yes

Right of purchase/right of pre-emption

No Yes

Use restriction

No Yes

4 Financing

Property financing or redemption of building loan

Redemption of building credit at

Redemption of existing mortgage

Redemption of mortgage at

Purchase price (excl. purchase costs)
or investment costs

CHF

Property value

CHF

Planned conversion/expansion/renovation

CHF

construction costs
 notarized purchase price

Total investments

CHF

Expert/bank estimate from year

Savings funds (incl. early withdrawal pillar 3a)

CHF

Planned conversion/expansion/renovation

CHF

Early withdrawal from pension funds

CHF

Desired mortgage

CHF

Advance against inheritance/donation

CHF

Redemption by (DD.MM.YYYY)

Third party loans

CHF

Can the total mortgage be redeemed with all
existing tranches in the next 12 months?

Yes No

Other

CHF

Has the existing mortgage been canceled?

No
 Yes, by creditor
 Yes, by applicant

Total own funds

(please attach evidence)

CHF

Desired mortgage

CHF

Payment date (DD.MM.YYYY)

Notes, additional information

5 Additional collateral

The following life insurance policies and/or 3a accounts (incl. balances on vested benefits accounts/policies) can be pledged:

Policy or account no.	Surrender value, account balance	Premium, payment p. a.	Bank, insurance
_____	CHF	CHF	_____
_____	CHF	CHF	_____
_____	CHF	CHF	_____

6 Beneficial ownership with regard to interest and amortization (pursuant to Money Laundering Act)

In economic terms, the interest and amortization are paid out of the income and/or assets of the following natural person(s):

- Applicant 1 (pursuant to sub-paragraph 1) Applicant 2 (pursuant to sub-paragraph 1)
- Third party 1 Third party 2

Personal details

Mr. Ms.

Personal details

Mr. Ms.

Name	_____	Name	_____
First name	_____	First name	_____
Date of birth	_____	Date of birth	_____
Nationality(-/ies) (if several, state all)	_____	Nationality(-/ies) (if several, state all)	_____
_____	_____	_____	_____
Effective residential address	_____	Effective residential address	_____
(Street, no.)	_____	(Street, no.)	_____
(zip code, city, country)	_____	(zip code, city, country)	_____

Please take note

If the payment is made by a legal person or partnership, the natural persons who are the beneficial owners or controlling owners of the legal person or partnership involved must be listed.

Confirmation of tax compliance

The applicant hereby confirms that the assets that are employed, on the one hand as own funds and on the other hand to finance interest and amortization of the mortgage, are known to the responsible tax authority(-/ies) and have been declared pursuant to the applicable regulations.

7 Consultant

MAPRO

PB no. _____ Sales office no. _____

Consultant name (stamp or capital letters) _____

- Offer, mortgage contract and communication via consultants
- Offer, mortgage contract and communication with customers (with copy to consultant)

8 Confirmation

Zurich IMRE AG – your contact

The applicant takes note that the following lenders have commissioned Zurich IMRE AG with the conclusion and settlement of the mortgage:

- Zurich Insurance Company Ltd, Zurich
- Zurich Life Insurance Company Ltd, Zurich
- Vita Joint Foundation, Zurich
- Pension fund of the Zurich Insurance Group, Zurich

The effective lender is assigned by Zurich IMRE AG on a case by case basis.

Data processing

The applicant authorizes both Zurich IMRE AG as well as the lender assigned by it,

- to process all data in connection with the creditworthiness test and monitoring and management of the mortgage
- to forward these data for the purpose of in-depth analysis of customer needs (incl. drawing up customer profiles), to improve service provision and for the submission of offers to the companies operationally active in Switzerland of the Zurich Insurance Group and the joint foundations of occupational retirement provision of the Zurich Life Insurance Company Ltd for processing, in which connection these data can be enriched with data from third party sources
- to obtain all information required in connection with the creditworthiness check, monitoring and managing the information necessary for the mortgage from third parties (e. g. land registry, tax, office for bankruptcy proceedings, credit agencies) and to forward the data to the extent required to the third parties involved in handling the contract and to disclose the data for fulfillment of regulatory or statutory obligations or to observe legitimate interests.

The applicant in addition takes note that Zurich IMRE AG and the lender assigned by it can commission third parties and other companies of the Zurich Insurance Group AG, especially in connection with the comprehensive or partial outsourcing of business areas and services (e. g. contract administration, payment transactions, debt collection, IT), with the processing of data, including data particularly worthy of protection. Third parties and contractors (inside and outside of Zurich Insurance Group Ltd) may be based in Switzerland or abroad. If transmission of the data occurs in this connection to countries in which legislation for appropriate protection of the data is absent, Zurich IMRE AG or the lender assigned by it shall assure protection of the data through adequate guarantees.

The applicant is entitled to demand the information legally provided for from Zurich IMRE AG regarding the processing of data involving him.

Prepayment compensation

The period of insurance and interest rate shall be agreed in the case of fixed-rate mortgages. In the event of early repayment/dissolution of the contract, prepayment compensation is due, which can be considerable, depending on the market situation at the time of the early repayment/dissolution of the contract. More details can be found in our general terms and conditions for mortgage loans in detail.

Applicant 1

First name/name

Place/date

Manual signature

Mediation compensation

The applicant hereby takes note that in the event of mediation by a distributor (mediator), a contract exists pursuant to which the mediator receives compensation from the lender. The applicant authorizes Zurich IMRE AG and the lender assigned by it to inform the mediator and his employer of the conclusion of a contract and the contract details (namely, the mortgage amount and contract term). If a mortgage loan does not come about, Zurich IMRE AG or the lender assigned by it may also notify the mediator and his employer of this.

Identification obligation pursuant to the Money Laundering Act

Based on the federal law on combating money laundering and the financing of terrorism in the finance sector (Money Laundering Act), all mortgage customers must be formally identified by means of a copy of a valid identity document (ID, passport) including confirmation of authenticity. Against this background, offers of Zurich IMRE AG or the lender selected by it are made on the condition precedent that the respective applicant has identified himself adequately and within the period specified. Consequently, acceptance of the offer or conclusion of the contract only binds the lender immediately after receipt and examination of the means of identification required.

Joint and several liability

If several persons act as applicants, they are jointly and severally liable. If individual applicants act as negotiating partners in the case of joint and several liability vis-a-vis Zurich IMRE AG, the latter may assume a binding power of attorney at the expense of all joint and several debtors.

E-mail correspondence

Exchanging e-mails in particular involves the risk of unauthorized parties being able to view and/or alter the information exchanged, including the identity of the sender (e-mail address).

If the applicant discloses his e-mail address to Zurich IMRE AG or communicates with Zurich IMRE AG via e-mail of his own accord, the latter may assume that the applicant is aware of the risks of e-mail correspondence and expressly agrees that Zurich IMRE AG or an agent lawfully commissioned by it transmits mortgage information via e-mail to him.

General declaration

The applicant bears the responsibility for the truthful and complete answering of all questions, even if the answers are written by the mediator. The application serves as the basis for evaluation of a loan and drawing up any mortgage contract. In the event of the answers being incomplete and untruthful, the lender is entitled to withdraw from the mortgage contract without cost consequences. Any ancillary agreement with the consultant not listed in the application is not binding on the lender.

The applicant confirms by his signature that he neither withheld nor incorrectly represented risk-relevant information regarding his financial circumstances and the property offered as collateral and that the information is true and corresponds to reality (especially regarding the beneficial owner).

Applicant 2

First name/name

Place/date

Manual signature

9 Required attachments

Applicant (where available: separate for each applicant)

Standard documents

- Copy of the last tax declaration
(incl. asset and liability directory)
- Current pension fund certificate → pension fund, employer
- Current debt collection information for the last three years
→ Debt Collection Office
- Copy of passport or ID incl. confirmation of authenticity
→ Available free upon personal application at any Zurich agency
or subject to a fee at the post office, residents' registration office
or a notary

If employed

- Last salary statement → employer

If self-employed and/or employed by own company

- Balance sheet/income statements of the last three years
(incl. auditing reports) → trustees, auditor
- Current commercial register excerpt (if registered)
→ commercial register, zefix.ch

Financing plan

Purchase financing

- Purchase documentation incl. building description → seller
- Purchase contract (or draft) → seller, notary, land registry
- Proof of own funds listed → financial institutes

Upon redemption of a mortgage

- Copy of the current loan contract and last interest statement

Upon redemption of a building loan

- Main contractor contract (if present)
- Building cost overview → main contractor, architect
- Copy of building loan contract → financial institutes
- Account statement building loan → Architect
- Proof of own funds listed

If additional collateral is available

(e.g. pension fund account 3a, life insurance policy)

- Proof of account balance or repurchase value
→ financial institutes

Notes/additional information

Property offered as collateral

Standard documents

- Current deed register excerpt incl. list of existing mortgage liens
→ land registry
- Floor plan and cross-sections → seller, planning department
- Cadastral plan → planning department, land registry
- Current color photos (outside and kitchen, bathroom, living room)
- Buildings insurance certificate with statement of cubature (m³)
and the year of construction → cantonal buildings insurance,
land registry
- List of all renovations and investments made in the past 5 years
(if applicable)

Condominium

- Information regarding the status of the renewal fund
→ seller, administration of the condominium unit owner association

Leasehold property

- Statement of the current leasehold interest p. a.
→ seller, real estate administration
- Copy leasehold contract → seller, land registry

Investment property

- Current rent index or rent statement (signed)
→ seller, real estate administration

Value-influencing easements

(e.g. right of residence, usufruct, use restriction)

- Corresponding documents (or easement contracts)
→ seller, land registry

Please send the completely filled out form and corresponding documents to the following address:
Zurich IMRE AG, Hypotheken, Postfach, 8085 Zürich, hypotheken@zurich.ch, 044 628 28 28

Zurich IMRE AG
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Postfach, 8085 Zürich
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