

Application for an early withdrawal or pledge (promotion of home ownership) Promotion of home ownership using occupational pension benefits

Employer	_____	Contract No.	_____
Surname	_____	First name	_____
Street	_____	Postcode/Town	_____
Phone	_____	Date of birth	_____
Marital status	_____	Date of marital status	_____
Nationality	_____		

Information on the spouse or registered partner

Surname/First Name _____ Date of birth _____

Early withdrawal or pledge

- Early withdrawal in the maximum permitted amount
- Early withdrawal of (min. CHF 20'000) CHF _____
Chosen payment date _____

or

- Pledge of all current and future entitlements to all old age, disability or death benefits
- Pledge in the amount of CHF _____

Intended use

- To purchase a residential property for owner occupation
- To build or convert a residential property for owner occupation
- To repay an existing mortgage (for an owner-occupied residential property)
- To co-own a residential property (e.g. by buying shares in a housing cooperative)

Owner occupation is defined as the use by the insured person as their official or customary place of residence (Article 4 of the Ordinance on the Promotion of Home Ownership using Occupational Pension Benefits, WEFV).

You can find a list of the documents we require in the separate overview.

Type of residential property

- Flat
 Single-family home
 Multiple-family home

Address of the property _____

Land registry office _____ Plot no. _____

Legal form of home ownership

- Sole ownership
 Joint ownership with spouse or registered partner
 Co-ownership at _____ %
 Building right

Important note

We can only process this application once it has been returned to the Foundation filled out in full, duly signed by all sides and with all the required documents. The six-month period stipulated under Article 6 para. 1 of the Ordinance of 3 October 1994 on the Promotion of Home Ownership using Occupational Pension Benefits (WEFV) can only start from this date at the earliest.

The undersigned property owner(s) authorise(s) the pension institution to enter the sale restriction resulting from the early withdrawal for home ownership in the land register.

The applicant declares that he/she

- is aware of the reduction in benefits linked to the early withdrawal,
- occupies/will occupy the property him/herself
- is fully capable of work or employment at the time of the early withdrawal request

yes

no

- has not made any private purchases into a pension fund within the three years prior to the early withdrawal.

yes, I **have not made** any purchases

no, I **have made** purchases

A processing fee of CHF 390 will be charged per early withdrawal and CHF 100 per pledge.

Town/Date

Officially authenticated signature*
of insured person

Officially authenticated signature*
of spouse or partner in registered
partnership

* Notarisation required for insured persons who are married or in a registered partnership; unmarried persons should include an up-to-date certificate of marital status (see page 3).

Enclosures to application for an early withdrawal or pledge (promotion of home ownership)			
Withdrawal		Pledge	
<p>*For insured persons who are married or registered partnership</p> <p>The signature of the spouse/partner must be notarised. This can be performed by a public authority or a notary; alternatively there is the possibility of signing at our offices (you will need to bring your passport or ID).</p>	<p>*For insured persons who are not married</p> <p>→ Up-to-date certificate of marital status.</p>	<p>*For insured persons who are married or registered partnership</p> <p>The signature of the spouse/partner must be notarised. This can be performed by a public authority or a notary; alternatively there is the possibility of signing at our offices (you will need to bring your passport or ID).</p>	<p>*For insured persons who are not married</p> <p>→ Up-to-date certificate of marital status.</p>
<p>Purchase</p> <ul style="list-style-type: none"> → Purchase agreement → Loan/mortgage agreement → Bank confirmation indicating purpose and payee details → Excerpt from the land register (where available) 		<p>Purchase</p> <ul style="list-style-type: none"> → Pledge agreement with the bank (notice of pledge) → Purchase agreement → Loan/mortgage agreement 	
<p>Construction</p> <ul style="list-style-type: none"> → Purchase agreement (land) or excerpt from the land register (land) → Loan/mortgage agreement (where available) → Contract for work and labour → Definitive construction permit with confirmation that objection period has lapsed → Bank confirmation indicating purpose and payee details 		<p>Construction/conversion or renovation</p> <ul style="list-style-type: none"> → Pledge agreement with the bank (notice of pledge) → Purchase agreement (land) or excerpt from the land register (land) → Loan/mortgage agreement → Contract for work and labour 	
<p>Conversion or renovation</p> <ul style="list-style-type: none"> → As for mortgage repayment → plus: documents relating to the conversion (cost estimate, offer, construction permit, etc.) 			
<p>Mortgage repayment</p> <ul style="list-style-type: none"> → Up-to-date excerpt from the land register → Up-to-date mortgage account statement → Loan/mortgage agreement → Bank confirmation indicating purpose and payee details 			
<p>Participation in home ownership</p> <ul style="list-style-type: none"> → Copy of share certificates (where available) → Confirmation from the housing cooperative → Articles of association/regulations of the housing cooperative → Payee details/payment slip → Rental agreement 			
<p>For residential properties in other countries, the following must always be enclosed:</p> <ul style="list-style-type: none"> → Confirmation from the mortgage lender or notary that the early withdrawal will be used exclusively for owner-occupied home ownership → Payee details 			