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Version 03.04.2023

Information authorization/consent processing of personal data

| Customer | Customer |
|----------------|----------------|
| Name | Name |
| Address | Address |
| Postcode/Place | Postcode/Place |
| E-mail | E-mail |

Power of attorney

The Customer hereby authorizes HYPOTEQ to obtain all information which HYPOTEQ deems necessary or useful for obtaining offers or for the conclusion of a mortgage loan. This also includes the storage and processing for the calculation and preparation of mortgage offers, as well as the concrete agreement of products and their conditions.

In particular, the customer releases banks from banking secrecy and authorizes them to exchange the information and documents necessary for the transaction and its processing. This exchange can take place by telephone, fax or unencrypted e-mail.

In particular, the Customer hereby authorizes all financing and processing partners, as well as official bodies such as land registry offices, to disclose confidential information, **insofar as the provision of information is in connection with the obtaining of offers or the conclusion of a mortgage loan**. The Customer expressly permits HYPOTEQ to inform its financing partners as well as any intermediary partner who has referred the Customer to HYPOTEQ about a successful or unsuccessful conclusion of a mortgage for the property requested by the Customer.

Other provisions

The Client confirms that the assets used as own funds on the one hand and to finance interest and amortizations of the mortgage on the other hand are known to the competent tax authority(ies) and are declared in accordance with the applicable regulations.



For its activities as a mortgage advisor and broker or as a platform operator, HYPOTEQ receives an advisory and sales fee from the individual financing partners. These can vary depending on the service and amount to a maximum of 0.1 % of the agreed mortgage amount per year term, but not more than 1.10 %. The applicant expressly agrees to such compensation for the independent advice and the associated effort and waives the assertion of claims. (e.g. passing on to the applicant) in connection with the individual effort compensations.

The Customer thereby supports HYPOTEQ in providing all documents and information required for the evaluation and granting of a mortgage in due time.

Circulation compensation

The Customer undertakes to conclude with a financing offer proposed by HYPOTEQ if at least one offer submitted to HYPOTEQ with the same conditions and requirements is as good as or better than already existing offers on the Customer's side at the time of signing this Agreement.

If no contract is concluded between the Customer and a mortgage provider proposed by HYPOTEQ, although at least one offer by HYPOTEQ is equally good or better for the Customer, the Customer shall be obligated to pay HYPOTEQ a non-recurring turnover fee in the amount of CHF 500.

By signing this document, I/we confirm the order to evaluate a mortgage according to the information provided by me/us.

Place, date

Place, date

Signature

Signature

Self-occupied residential property

Checklist of documents required for the financing application

Personal documents

Available from

| | |
|---|--|
| <input type="checkbox"/> HYPOTEQ "Authorisation to provide information" form | www.hypoteq.ch/downloads/ |
| Personal identity card | Certification at notary, municipality or post office |
| <input type="checkbox"/> Passport, identity card, residence permit (certified) | |
| Proof of income | |
| <input type="checkbox"/> Current salary statement (incl. bonus payments of the last 3 years) in case of employment | Employer |
| <input type="checkbox"/> Balance sheet and income statement (incl. audit report) for the last 3 years in case of self-employment | Trustee |
| Proof of assets | |
| <input type="checkbox"/> Latest tax declaration (incl. list of debts, securities, real estate) * | Tax office |
| <input type="checkbox"/> Pension assets (pension fund statement, vested benefits accounts, 3rd pillar assets, Life insurance/death risk policies) | Pension fund, insurance, Pension foundation |
| <input type="checkbox"/> Inheritance/gift/loan agreement, if any | Notary |

Documents relating to the property

| | |
|--|--------------------------------------|
| All objects | |
| <input type="checkbox"/> Sales documentation (incl. photos of the interior and exterior) * | Seller, owner |
| <input type="checkbox"/> Building/floor plans incl. net living space, room height, roof shape, floor coverings, Building description * | Seller, architect/GU |
| <input type="checkbox"/> Current extract from the land register (not older than 6 months) and purchase contract/draft | Land registry, notary, seller |
| <input type="checkbox"/> Building lease contract (if property is built under building lease) | Seller, architect, notary |
| <input type="checkbox"/> Current building insurance policy (incl. cubic capacity in m ³) | Seller, building insurance |
| Additionally for condominium ownership (STWE) | |
| <input type="checkbox"/> Condominium ownership substantiation act with value quota distribution | Seller, notary, land registry office |
| <input type="checkbox"/> Usage and management regulations of the STWE community | Seller, notary, land registry office |
| <input type="checkbox"/> Details of the renewal fund | Seller |
| Additionally for renovations, conversions or new buildings | |
| <input type="checkbox"/> Project plans and building specifications incl. cost estimate and cubature (m ³) | Client, architect |
| <input type="checkbox"/> Building permit and building approval | Local building authority |
| <input type="checkbox"/> Construction period insurance | Local building authority |
| <input type="checkbox"/> Cost estimate incl. list of building contractors | Architect |
| <input type="checkbox"/> Construction plans, floor plans | Architect |
| <input type="checkbox"/> Building description | Architect |
| Additionally for rentals/partial rentals | |
| <input type="checkbox"/> Rental agreement (draft or already signed) * | Landlord, owner |
| <input type="checkbox"/> Current tenant schedule incl. rent statement* | Landlord, owner |

Important: A first offer can already be made with the documents marked with an *.