

Mortgage loan
Application for Private Clients
Domiciled in Switzerland



1. Applicants

First borrower

(Please use block letters)

First name	<input type="text"/>	Last name	<input type="text"/>				
Street/no.	<input type="text"/>	Postal code/town	<input type="text"/>				
Date of birth	<input type="text"/>	Tel. (home)	<input type="text"/>	Tel. (work)	<input type="text"/>		
Nationality	<input type="text"/>	Residence permit (non-Swiss citizens):	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C		
Marital status	<input type="checkbox"/> single	<input type="checkbox"/> legally separated	<input type="checkbox"/> married / in registered partnership since	<input type="text"/>	<input type="checkbox"/> divorced	<input type="checkbox"/> widowed	<input type="checkbox"/>
Matrimonial property regime (if married)	<input type="checkbox"/> joint ownership of acquired property	<input type="checkbox"/> community of property	<input type="checkbox"/> separation of property				
Name of spouse/partner	<input type="text"/>						
Joint and several debt with spouse/partner	<input type="checkbox"/> Yes (please complete next section: "Second Borrower") <input type="checkbox"/> No						
Children: ages	<input type="text"/>						
Profession, occupation	<input type="text"/>						
<input type="checkbox"/> Self-employed, company name	<input type="text"/>	Postal code/town	<input type="text"/>				
<input type="checkbox"/> Employed, company name	<input type="text"/>	Postal code/town	<input type="text"/>				

Second borrower

First name	<input type="text"/>	Last name	<input type="text"/>				
Street/no.	<input type="text"/>	Postal code/town	<input type="text"/>				
Date of birth	<input type="text"/>	Tel. (home)	<input type="text"/>	Tel. (work)	<input type="text"/>		
Nationality	<input type="text"/>	Residence permit (non-Swiss citizens):	<input type="checkbox"/> A	<input type="checkbox"/> B	<input type="checkbox"/> C		
Marital status	<input type="checkbox"/> single	<input type="checkbox"/> legally separated	<input type="checkbox"/> married / in registered partnership since	<input type="text"/>	<input type="checkbox"/> divorced	<input type="checkbox"/> widowed	<input type="checkbox"/>
Matrimonial property regime (if married)	<input type="checkbox"/> joint ownership of acquired property	<input type="checkbox"/> community of property	<input type="checkbox"/> separation of property				
Name of spouse/partner	<input type="text"/>						
Children: ages	<input type="text"/>						
Profession, occupation	<input type="text"/>						
<input type="checkbox"/> Self-employed, company name	<input type="text"/>	Postal code/town	<input type="text"/>				
<input type="checkbox"/> Employed, company name	<input type="text"/>	Postal code/town	<input type="text"/>				

2. Financial Circumstances

Income

(all amounts in CHF)

Annual earned income (gross salary or pension)	<input type="text"/>	Annual earned income (gross salary or pension)	<input type="text"/>
1 st borrower	Bonus <input type="text"/>	Year <input type="text"/>	2 nd borrower
	Bonus <input type="text"/>	Year <input type="text"/>	Bonus <input type="text"/>
Bonus, 50% of last year's bonus	<input type="text"/>	Bonus, 50% of last year's bonus	<input type="text"/>
Income from rented property (net)	<input type="text"/>	Property	<input type="text"/>
Other regular income	<input type="text"/>	Source of income	<input type="text"/>

Financial Obligations

Type, security	Bank/creditor	Amount in CHF	Annual Costs
Mortgage	<input type="text"/>	<input type="text"/>	<input type="text"/>
Loan/leasing	<input type="text"/>	<input type="text"/>	<input type="text"/>
Maintenance payments	<input type="text"/>	<input type="text"/>	<input type="text"/>
Current rental expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>
Sureties/guarantees	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Assets

(savings, safekeeping accounts, surrender value of life insurance policies, real estate, vested benefits from Pillars 2 and 3)

Type	Bank/company	Amount in CHF
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Insurance

(life/property/liability insurance)

Type of insurance	Company	Sum insured in CHF	Policyholder	Matures on
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

I would like a personal consultation about: Mortgage insurance Pensions

3. Property

Street/no.	<input type="text"/>	Postal code/town	<input type="text"/>
Type of property	<input type="checkbox"/> Single family dwelling (apartment house; terraced house; corner house or mid-terraced house; semi-detached house)	Number of rooms	<input type="text"/>
		Net living area in m ²	<input type="text"/>
	<input type="checkbox"/> Condominium	Number of rooms	<input type="text"/>
		Net living area in m ²	<input type="text"/>
	<input type="checkbox"/> Multi-family dwelling	Number of flats	<input type="text"/>
	Number of storeys	<input type="text"/>	
	<input type="checkbox"/> Developed building land	Size in m ²	<input type="text"/>
	<input type="checkbox"/> Other type of property	Description	<input type="text"/>
Form of ownership	<input type="checkbox"/> Sole ownership		
	<input type="checkbox"/> Co-ownership of <input type="text"/> %	with (name)	<input type="text"/>
	<input type="checkbox"/> Joint ownership (name)	<input type="text"/>	
Property used by	<input type="checkbox"/> % used by applicant(s): <input type="text"/>	<input type="checkbox"/> % used by others:	<input type="text"/>
Rental income per year in CHF excluding ancillary costs	<input type="text"/>		
Property used	<input type="checkbox"/> Living	<input type="checkbox"/> Vacation	<input type="checkbox"/> Office/administration
			<input type="checkbox"/> Commerce/industry
Construction standard	<input type="checkbox"/> Normal	<input type="checkbox"/> Luxury	
Year of construction	<input type="text"/>	Last renovated in	<input type="text"/>
Building rights	<input type="checkbox"/> No	<input type="checkbox"/> Yes	Cost per Jahr <input type="text"/>
Building rights advance	<input type="checkbox"/> No	<input type="checkbox"/> Yes	CHF <input type="text"/>
General contractor	<input type="checkbox"/> No	<input type="checkbox"/> Yes	Name of general contractor <input type="text"/>
Purchase price/construction costs including land	CHF	<input type="text"/>	/ <input type="text"/>
Date of purchase/construction		<input type="text"/>	/ <input type="text"/>

4. Loan

Required for	<input type="checkbox"/> Buying a property	<input type="checkbox"/> Converting/renovating a property
	<input type="checkbox"/> Building a property	<input type="checkbox"/> Repaying an existing financing arrangement
Institute	<input type="text"/>	Name of contact person
Amount in CHF	<input type="text"/>	on
<input type="checkbox"/> Other (give details):	<input type="text"/>	

Financial Planning Information

Investment costs (purchase price, project planning, market value)	CHF	<input type="text"/>
Additional costs (e.g. additional fixtures and fittings/renovation work)	CHF	<input type="text"/>
Total costs of property	CHF	<input type="text"/>
Own capital		
Cash (account/safekeeping account balances)	CHF	<input type="text"/>
Advance withdrawal of Pillar 2 funds	CHF	<input type="text"/>
Advance withdrawal of Pillar 3 funds	CHF	<input type="text"/>
Loans from a third party	CHF	<input type="text"/>
Total own capital	CHF	<input type="text"/>
Borrowed capital/loan from Credit Suisse (total costs of property minus total own capital)	CHF	<input type="text"/>

Repayment

(this will be calculated by the advisor)

Total amount (per year)	CHF	<input type="text"/>
of which	CHF	<input type="text"/>
	to be debited directly from account no./IBAN	<input type="text"/>
	in the name of	<input type="text"/>
	CHF	<input type="text"/>
	indirectly – Pillar 3a	<input type="checkbox"/> new <input type="checkbox"/> current
	with bank/insurance company	<input type="text"/>
	in the name of	<input type="text"/>
	CHF	<input type="text"/>
	indirectly – Pillar 3b	<input type="checkbox"/> new <input type="checkbox"/> current
	with bank/insurance company	<input type="text"/>
	in the name of	<input type="text"/>
Periodicity	<input type="checkbox"/> monthly	<input type="checkbox"/> quarterly
	<input type="checkbox"/> semi-annually	<input type="checkbox"/> yearly

Payment of Interest

	to be debited from account no./IBAN	<input type="text"/>
	in the name of	<input type="text"/>

Collateral

(complete with advisor)

Real estate mortgage	Current	CHF	<input type="text"/>
	To be (re)established	CHF	<input type="text"/>
	Pledging of Pillar 2 assets	CHF	<input type="text"/>
	Pledging of Pillar 3 assets	CHF	<input type="text"/>
	Pledging of life insurance	CHF	<input type="text"/>
	Pledging of account/safekeeping account	CHF	<input type="text"/>
Third-party pledgor	Savings capital	CHF	<input type="text"/>
	Real estate	CHF	<input type="text"/>

5. Financial Plan

(this will be calculated by the advisor)

1st Mortgage	66% of investment costs	<input type="text"/>	at	<input type="text"/>	% CHF	<input type="text"/>
2nd Mortgage	Borrowed capital minus 1 st mortgage	<input type="text"/>	at	<input type="text"/>	% CHF	<input type="text"/>
	Interest (loans from third parties)				CHF	<input type="text"/>
	Ancillary costs (at least 1% of the investment costs for power, water, insurance, official charges, heating, maintenance)				CHF	<input type="text"/>
	Ground rent				CHF	<input type="text"/>
	Amortization (amortization amount depends on the mortgage amount and the age of the borrower)				CHF	<input type="text"/>
	Repayment of loans from third parties				CHF	<input type="text"/>
	Total annual property outgoings				CHF	<input type="text"/>
	Outgoings as a percentage of gross income*				%	<input type="text"/>

* As a general rule the costs should not exceed one third of annual gross income.

6. Documentation

Relating to the Borrower (point 1)

- Current salary certificate
- Copy of last tax return including additional sheets
- Up-to-date information on debt collection (no more than 3 months old)
- Last three years' financial statements, i.e. balance sheets and income statements, of legal entities bearing liability (if self-employed)
- Documentation of Pillar 3 assets*
- Pension fund statement prior to withdrawal (if Pillar 2 benefits are drawn in advance or pledged)
- Pension fund statement after withdrawal (if Pillar 2 benefits are drawn in advance)
- Pension fund regulations (if Pillar 2 benefits are drawn in advance or pledged)

* if advance withdrawal or pledge desired

Relating to the Property (point 2)

All Real Estate/Property

- Extract from the land register (no more than 6 months old) and/or contract of sale/draft contract of sale
- Survey map/copy of cadaster
- Photo of the property
- Insurance certificate on building, stating its volume (in m³)
- Building rights agreement (for property with building rights)
- Site plan/floor plan (if available)
- Construction description (if available)
- Sales documentation (if available)

Application for Building Loan

- Building plans
- Cost estimate
- Volume in cubic meters (SIA)
- Building permits
- Building description
- Copy of contract from general contractor (if property constructed by general contractor)
- In the case of condominium units: foundation certificate and budgeted sales prices

Condominiums

- Layout of the condominium with net living area and ancillary rooms (m²) (apartment, cellar, hobby rooms, parking spaces etc.)
- User regulations for condominium community

Other Documents

- Current rent schedule (number of apartments, size of each apartment, amount of rent, etc.)
- Property valuation (if available)

7. General Remarks

I/we confirm:

- that all documentation and information is factually correct.
- that Credit Suisse AG is authorized at any time, without obtaining further permission, to obtain information from land registry offices, residents' registration authorities, debt enforcement offices, pension funds, insurance companies, and other sources.

Borrower

Other borrowers
Spouse/partner of the borrower(s)

Place, date

Legally valid signature

Please take the completed form and the relevant documents to your client advisor or to a Credit Suisse branch. You can also send the documents to the address below and we will then contact you: Credit Suisse AG, SLC 960, P.O. Box, 8070 Zurich.

CREDIT SUISSE AG

P.O. Box
CH-8070 Zurich

www.credit-suisse.com/mortgages