

MORTGAGE APPLICATION

APPLICANT DETAILS

Title (Mr/Ms)

Surname(s)

First name(s)

Street, no.

Postcode, town

Country of domicile

Tax residence(s)

(list all)

Telephone

E-mail

Date of birth

Country of birth

Nationality(ies)

(list all)

Marital status (single, married, divorced, registered partnership, separated, dissolved partnership, widowed)

Occupational information (self-employed since.../ no. of employees, salaried, part-time, temporarily employed, unemployed, in education, retired, stay-at-home husband/wife, IV pension recipient)

Current profession/job title

Employer/no. of working hours
(if employed)

Industry or sector/type of business

Clarification of financial circumstances

Net income without bonus

Average bonus for the last three years

Additional income

(source of additional income)

BORROWER 1

BORROWER 2

List of additional financial obligations

Amount of additional mortgage(s)
with end year and interest

Alimony/maintenance payments p.a.

Leasing/personal loans
(amount of loan(s)/annual payment)

Other financial obligations
(Creditor details/total/annual payment)

PROPERTY TO BE FINANCED

Property type

Address, postcode and town

FINANCING

Purchase price/year

Market value

Requested amount of financing

Takeover date at purchase

Redemption date for existing mortgage

In case of redemption, name of the current lender

OWN FUNDS

Equity in cash

Advance pension fund withdrawal

Advance pillar 3 withdrawal

Advance on inheritance/gift

Third-party loan

Other

BORROWER 1

BORROWER 2

ADDITIONAL COLLATERAL

Policy/3a account no.

Insurance, provident scheme

Surrender value/account balance

COMMENTS

GENERALI SWITZERLAND

The following subsidiaries belong to Generali (Switzerland) Holding Ltd.: Generali Personal Insurance Ltd., Generali General Insurance Ltd., Generali Investments Switzerland Ltd., Fortuna Legal Protection Insurance Company Ltd. (hereinafter "Generali Switzerland").

AUTHORISATION TO GRANT THE MORTGAGE

The Borrower(s) acknowledge(s) that one of the companies of Generali Switzerland and the Pension Fund of Generali Insurance (hereinafter "PKG") may grant mortgages as lenders. The case-by-case allocation of the actual lender is made by Generali Investments Switzerland Ltd.

The Borrowers further acknowledge that both Generali Investments Switzerland Ltd. and the lender assigned by it are entrusted with the taking out and settlement of the mortgage.

US TAX LIABILITY SELF-DECLARATION

Pursuant to the Agreement between Switzerland and the USA on cooperation in facilitating the implementation of the Foreign Account Tax Compliance Act (FATCA), the following individuals in particular shall be deemed to have US tax liability or possess indications of US tax liability:

- US citizens or individuals with US dual citizenship
- Individuals resident in the US on the basis of a permanent residence permit (e.g. green card, incl. dual residence)
- Individuals born in the US
- Individuals currently with a US postal or residential address (incl. US P.O. Box or a "c/o address" domicile)
- Individuals with a current US telephone number
- Individuals with a standing order to an account held in the US
- Individuals with a currently valid power of attorney or authorisation to sign issued to an individual with a US address in relation to assets.

I confirm that **none** of the above definitions of a "person with US tax liability or possessing any indication of US tax liability" apply to me as the Borrower.

☐ **Yes** ☐ **No** Signature:

Obligation to notify

You are obliged to notify Generali Switzerland or PKG immediately in the event of US tax liability arising subsequently or of new indications of US tax liability.

Authorisation to forward details

You further, by your signature, authorise Generali Switzerland and PKG, in so far as US tax liability or indications of US tax liability exist at the time the agreement is signed, or arise subsequently, to communicate personal tax details and tax details relating to this mortgage agreement to authorities in Switzerland or abroad (in particular to the US Internal Revenue Service, IRS). Such details will be forwarded electronically and across borders.

DECLARATION ON NATURAL PERSONS INVOLVED

Are you or a person close to you (direct relatives, life partners or close business partners) a politically exposed person (PEP)?

☐ **No** ☐ **Yes** What is their role?

A PEP is a person who holds or has held an important public office with decision-making powers at state level in Switzerland or abroad, in an international organisation or an international sports federation (e.g. ambassadors/diplomats, members of government and parliament, decision-makers of high-level institutions at national level).

DUTY OF IDENTIFICATION PURSUANT TO THE ANTI-MONEY LAUNDERING ACT

Based on the Federal Act on Combating Money Laundering and the Financing of Terrorism in the Finance Sector (Anti-Money Laundering Act), all mortgage customers or borrowers shall be formally identified by means of a copy of a **valid official identification document** which has been formally confirmed as a true copy. Generali Switzerland and PKG ask for your understanding that any offers made regarding this application are subject to the condition precedent of sufficient and timely identification of each applicant involved.

IDENTIFICATION OF BENEFICIAL OWNERS

In accordance with the Anti-Money Laundering Act, Generali Switzerland and PKG are obliged to obtain a written declaration from borrowers regarding the **beneficial owners** of the assets to be transferred.

The Borrower(s) declare(s)

☐ that he/she/they is/are the sole beneficial owner(s) **, i.e. he/she/they alone own(s) the money to be transferred to Generali Switzerland or PKG **as interest, amortisation and total repayments**.

** If more than one Borrower, please specify name:

Origin of the funds:

or (if differing from the Borrowers)

☐ that the following natural person(s) is/are the beneficial owner(s) whose money is to be transferred to Generali Switzerland or PKG **as interest, amortisation and total repayments**:

Surname		Date of birth	
Forename(s)		Country of birth	
All nationalities		Tax residence(s)	
Residential address		Country of residence	

Origin of the funds:

or (for companies)

If the Borrower(s) confirm(s) that an operating, unlisted legal entity or partnership is the beneficial owner of the assets to be used **as the payment of interest, amortisation or total repayments**, the Borrower(s) shall complete, sign and submit the **separate “Declaration to identify controlling parties/beneficial owners for legal entities and partnerships” form** together with the mortgage loan application.

☐ the following **legal person(s) or partnership(s)** is/are beneficial owners (e.g. joint stock company, partnership limited by shares, limited liability company, cooperative, association, foundation, general partnership or limited partnership as sponsor):

Company name		Foundation date	
Registered office		Country	

Address (no P.O. Box or c/o address)

Origin of the funds:

PLEASE NOTE

The Borrower(s) undertake(s) to notify the lending company (see “Authorisation to grant the mortgage” above and “Consent to data processing” below) of any changes of the beneficial owner(s) in writing **without delay** and without being requested to do so.

Borrowers are responsible for **answering truthfully and completely all questions** or confirming information when asked to do so. The application for a mortgage loan serves as the basis for the loan assessment and the preparation of a possible loan agreement. However, it does not entitle the applicant to the granting of a mortgage loan. The company granting the loan reserves the right to reject any application without giving its reason for doing so. In the event of incomplete and untruthful answers, said company shall be entitled to **withdraw** from a concluded loan agreement without incurring any costs.

Any ancillary agreement with a consulted consultant not listed in the application shall not be binding on the company granting the loan. The applicant(s) shall carefully re-read the application before signing.

CONFIRMATION OF TAX COMPLIANCE

The Borrower(s) confirm(s) that the assets used as own funds and to finance interest and amortisations of the mortgage are known to the competent tax authority(ies) and are declared in accordance with the applicable regulations.

CONSENT TO DATA PROCESSING

Generali Switzerland and PKG acknowledge the great importance of personal data and are committed to complying with all relevant data protection regulations. The processing of personal data is required for the provision of advice, the granting of mortgages and for communication with borrowers. The processing of personal data received from borrowers as well as publicly accessible personal data is primarily carried out for the purpose of advising and providing offers, assessing the risk to be assumed by us (credit check), and monitoring and managing the mortgage. By signing the application, you authorise us to collect, process and store the data required to verify the application and administer the contract.

In addition, with your express or tacit consent, you authorise us to use your data for (statistical) evaluations, for analyses relating to your person and for marketing purposes within Generali Switzerland and PKG. If you are already a customer of Generali Switzerland or PKG, we may link the personal data collected with existing data and products so that we can provide you with better offers. Furthermore, we process the data for in-depth analysis of customer needs as well as for product development and sales support for Generali Switzerland and PKG products. The data is protected in compliance with the applicable laws and stored electronically and/or physically. The borrowers acknowledge that information may be obtained from third parties (e.g. land registry, tax office, debt collection office, credit agencies) for this purpose and that, to the extent necessary, data may be passed on to third parties involved in the performance of the contract and disclosed in order to fulfil regulatory or statutory obligations or to safeguard legitimate interests. The borrowers further acknowledge that Generali Switzerland and PKG provide certain services via legally independent companies or companies within the Generali Group in Switzerland and abroad. These may be specialised Group companies of the Generali Group or partners of Generali Switzerland or PKG.

When using service providers, however, we always take care to ensure that the relevant data protection regulations and data security standards continue to be observed. Borrowers have the right to request information from Generali Switzerland or PKG about the data stored about them and, under certain conditions, to request the deletion or rectification of their data. Borrowers are free to revoke this declaration in whole or in part at any time with effect for the future.

You can also communicate with us via digital channels, for example by e-mail. If you decide to use this digital form of communication (e.g. by sending your e-mail address), we will be happy to contact you accordingly and make you a possible additional offer. Please note that communicating in such a way can involve risks, such as an unsecured e-mail channel. Detailed information can be found in the Generali Switzerland or PKG data protection provisions and at **generali.ch/dataprotection**. We reserve the right to amend or add to this policy, so you should consult our data protection provisions regularly.

DOCUMENTS TO BE SUBMITTED

Please submit the up-to-date and valid versions of the documents listed below with your mortgage application:

By e-mail

hypotheken.ch@generali.com

By post

Generali Investments Switzerland Ltd.
Mortgages Department
Soodmattenstrasse 10
P.O. Box 1040
CH-8134 Adliswil 1

Borrower(s)

(in the case of two liable persons, submit documents for both parties)

- ☐ Copy of identity card or passport, settlement permit
- ☐ Debt collection information for the last three years (no more than three months old)
- ☐ Current tax return incl. supplements
- ☐ Pay slips for the last three months
- ☐ Balance sheet and income statement for the last three years (self-employed)
- ☐ Current loan agreements

Own funds/additional collateral

- ☐ Current bank statements
- ☐ Pension fund certificate
- ☐ Life insurance policy (incl. surrender value)
- ☐ Pension assets from pillar 3

Property

- ☐ Current extract from the land register incl. mortgages (no more than three months old)
- ☐ Current building insurance certificate incl. room contents/m3 (no more than 12 months old))
- ☐ Current colour photos (interior and exterior view)
- ☐ Purchase contract or draft purchase contract
- ☐ Floor plan incl. indication of net habitable space
- ☐ Sales documentation (with building specifications if available)
- ☐ List of investments made
- ☐ Regulations of the condominium owners (in the case of a condominium property)
- ☐ External valuation (if available)
- ☐ Cantonal building energy certificate (GEAK) with a rating of A-C for total energy efficiency, current Minergie certificate or proof of energy-efficient heat or power generation (by means of ground/air heat pump, photovoltaic system, connection to existing district heating network)

SIGNATURES

I/we hereby confirm that the above information has been filled in truthfully.

Place, date

Borrower 1 signature

Borrower 2 signature