

Checklist / necessary documents for mortgage application

What documents do I need?

Where can I obtain the documents?

Borrower (not self-employed)

Copy of ID (ID, passport)	Municipality
Copy of residence permit (for foreigners)	Municipality
Up-to-date salary statement or pension payment slips	Employer/compensation office/pension fund
Copy of last tax return including all the forms	Applicant
Extract from debt collection register (no older than six months)	Debt collection office / order directly online
Authorization to request/forward information	PostFinance Ltd

Borrower (self-employed)

Copy of ID (ID, passport)	Municipality
Copy of residence permit (for foreigners)	Municipality
Financial statements including balance sheet and income statement of the past three years	Applicant
Copy of last tax return including all the forms	Applicant
Extract from the commercial register	Applicant
Audit report of the past three years (for private limited companies)	Applicant
Debt registry extract (no older than six months)	Debt collection office / order directly online
Authorization to request/forward information	PostFinance Ltd



Financial resources

Proof of equity for new purchases (account statements, custody account statements)	Applicant
3a account balance statements (for pledge)	Applicant
Pension fund statement (for planned anticipated withdrawal, additionally an offer with track record after anticipated withdrawal)	Pension fund
Life insurance policies including terms and conditions of insurance and current repurchase value (for pledge)	Life insurance company
Copy of most recent mortgage statement (for redemption)	Financial institution
For other property in your possession: proof of the mortgage costs, as well as the official value	Financial institution

Property

For single-family dwellings: cubic volume (building volume, normally shown on building insurance certificate; otherwise official estimate required)	Cantonal building insurance, SIA architect, SIA general contractor (in Ticino e.g. valuation office of municipality)
In the event of no cantonal building insurance: copy of building insurance policy	Insurance company
Current extract from the land registry (no older than 2 months)	Land registry office
Purchase contract copy/draft if property purchased less than 36 months ago	Notary/land registry office/seller
Site map/cadastral copy	Seller/municipality
Construction plans and construction description with gross and net living space in m ²	Architect, sales documents
Detailed renovation costs	Applicant
Leasehold contract stating building lease interest, duration and the amount of compensation for reversion (if property is covered by building lease)	Land registry office
Sales documentation and estimated market value (if available)	Seller/property valuer
Photos (interior and exterior view)	Applicant

Condominium unit

Condominium declaration	Condominium owners' association
Condominium ownership regulations	Condominium owners' association