

Checklist for home ownership financing

Which documents do you need?

Personal

- Personal identification (passport/ID)
- Income and asset circumstances
 - Last salary statement / Pension certificate
 - Last tax declaration
- Pension fund statement

For all properties

- Current land register extract and/or (draft) purchase contract
- Sales documentation
- Construction plans/building specifications/floor plans
- Construction year and list of major renovations/conversions carried out
- Building insurance policy
- Photos of property (interior/exterior)*
- Site/land register plan*

In addition in the case of condominium ownership

- Copy of the condominium foundation, if not already recorded in the land registry
- Land registry extract for the master plot of land
- Condominium owners' regulations
- Current statement from the renovation fund

Additionally for conversions and renovations

- Conversion plans
- Cost estimate (if possible with directory of tradespeople)
- Planning permission/construction insurance

Additionally for new construction projects

- Cost estimate (if possible with directory of tradespeople)
- Planning permission/construction insurance*
- General contractor agreement*

Additionally for building lease

- Building lease contract
- Land registry extract for the building lease land
- Confirmation of ground rent (invoice, confirmation letter etc.)

* To be submitted if available

Where do you get these documents?

Local municipality
Employer/tax office

Pension fund

Seller/land registry

Seller

Seller/architect

Seller/architect

Seller/building insurance

Seller

Seller/land registry surveyor/Canton Zug: www.zugmap.ch

Seller/land registry

Seller/land registry

Seller/management

Seller/management

Architect

Architect

Local authority

Architect

Architect/Local authority

General contractor

Seller/Ground landlord

Seller/land registry

Seller/Ground landlord