

## Application for advance withdrawal for owner-occupied residential property

Advance withdrawal for residential property is only possible every five years and up to five years before reaching the reference age per transaction. Afterwards, full account reconciliation is mandatory. Disbursement is subject to tax.

Pillar 3 savings  
account no. \_\_\_\_\_

### Pension fund member

Family Name \_\_\_\_\_

First Name \_\_\_\_\_

Street/No \_\_\_\_\_

Postcode/City \_\_\_\_\_

Telephone \_\_\_\_\_

Country \_\_\_\_\_

Date of birth \_\_\_\_\_

Marital status \_\_\_\_\_

AHV no. 756. \_\_\_\_\_

Desired disbursement date \_\_\_\_\_

### Amount

Withdrawal of total pension assets **with** account reconciliation

Withdrawal of total pension assets **without** account reconciliation

Partial withdrawal Amount in CHF \_\_\_\_\_

### Details of the property

Address of the land  
or property \_\_\_\_\_

Postcode/City \_\_\_\_\_

Date of property transfer \_\_\_\_\_

Date of authentication  
by notary \_\_\_\_\_

Financing through \_\_\_\_\_

Mortgage no. \_\_\_\_\_

## Ownership structure

- Sole ownership
- Joint ownership Ownership share in % \_\_\_\_\_
- Total ownership (only possible for spouses or registered partners)

**Intended purpose** with details of document to be submitted<sup>1</sup>

### Mandatory enclosures:

- Copy of a valid ID of the spouse/registered partner
- Purchase**
  - Copy of the certified purchase agreement **or** draft of the purchase agreement
  - Confirmation that the vested pension asset funds are used in a way that complies with the WEF (see attachment)
  - Direct transfer in favour of the seller only after the land register entry has been received
- Construction**
  - Copy of the certified purchase agreement **or** draft of the purchase agreement
  - Copy of a work contract **or** general contractor agreement **or** order confirmations
  - Confirmation that the vested pension asset funds are used in a way that complies with the WEF (see attachment)
- Amortisation mortgage financing through Zürcher Kantonalbank**
  - Details of mortgage no. for the transfer
- Amortisation mortgage financing through third-party institute**
  - Copy of land register entry (no more than 3 months old)
  - Confirmation that the vested pension asset funds are used in a way that complies with the WEF (see attachment)
- Conversion or renovation**
  - Copy of land register entry (no more than 3 months old)
  - Copy of order confirmations **and/or** invoices
  - Confirmation that the vested pension asset funds are used in a way that complies with the WEF (see attachment)
- Participation in a housing cooperative**
  - Confirmation of the housing cooperative for the authorised amount of the pension fund member
  - Copy of the lease agreement **and** statutes

<sup>1</sup> The Pillar 3 pension foundation of Zürcher Kantonalbank reserves the right to request further documents and evidence.

If financing through Zürcher Kantonalbank, a land register entry does not need to be submitted for any of the aforementioned purposes.

**Transfer** in favour of the mortgage lender, constructor, seller

IBAN / Account no \_\_\_\_\_

Account holder \_\_\_\_\_

Bank name or bank clearing number \_\_\_\_\_

## Security positions and insurance policies

The disbursement request contains the order to the Pillar 3 pension foundation of Zürcher Kantonalbank to sell any security positions in the course of processing this order. If the securities are to be sold immediately, please submit a separate securities order. An insurance policy associated with the Pillar 3 account will be automatically terminated upon account closure.

## Signatures

All payment reasons can only be claimed with the written consent of the spouse or the registered partner.

Should doubts persist regarding the tax domicile based on the documents submitted, the Pillar 3 pension foundation of Zürcher Kantonalbank reserves the right to deduct withholding tax upon disbursement.

Should the property transfer not go ahead, the pension fund member instructs the financial institute they requested financing from to immediately refund the paid balance. The same applies if the pension fund member cannot use the sum already paid for its designated purpose.

The pension fund member confirms that they are resident in the property being financed or will take up residency if it concerns a property under construction.

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Place, Date

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Signature of pension fund member

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Place, Date

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Signature of the spouse/registered partner

**Zürcher Kantonalbank** Signature(s) checked by relationship manager or signed in their presence

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Place, Date

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Signature of relationship manager

## Send to:

Vorsorgestiftung Sparen 3 der Zürcher Kantonalbank, Postfach, 8010 Zürich



# Confirmation that the vested pension asset funds are used in a way that complies with the WEF

This form must be completed and signed by the mortgage holder or notary.

## Pension fund member

Family Name \_\_\_\_\_ First Name \_\_\_\_\_  
Street/No \_\_\_\_\_ Postcode/City \_\_\_\_\_  
Date of birth \_\_\_\_\_ Pillar 3 savings account no. \_\_\_\_\_

## Intended purpose

Purchase owner-occupied residential property  
 Construction owner-occupied residential property  
 Amortisation mortgage  
 Conversion owner-occupied residential property  
Ownership share in % \_\_\_\_\_

## Details of the property

Address of the land or property \_\_\_\_\_  
Postcode/City \_\_\_\_\_  
Date of property transfer \_\_\_\_\_  
Mortgage no. \_\_\_\_\_

## Transfer

IBAN / Account no \_\_\_\_\_  
Account holder \_\_\_\_\_  
Bank name or bank clearing number \_\_\_\_\_

## Mortgage holder

Contact person \_\_\_\_\_  
Telephone \_\_\_\_\_

## Signatures

The mortgage holder, or notary in charge of processing, confirms that only the pension assets to be paid out for the purchase, construction or conversion of the owner-occupied property – or for the amortisation of the mortgage – will be used and that the pension fund member has no other access to them.

Should the property transfer not go ahead, the pension fund member instructs the financial institute they requested financing from to immediately refund the paid balance. The same applies if the pension fund member cannot use the sum already paid for its designated purpose.

\_\_\_\_\_  
Place, Date Stamp, Signature

\_\_\_\_\_  
Place, Date Stamp, Signature

## Send to:

Vorsorgestiftung Sparen 3 der Zürcher Kantonalbank, Postfach, 8010 Zürich

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Vorsorgestiftung Sparen 3  
der Zürcher Kantonalbank

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