

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 normal retirement age per transaction. Afterwards, full account reconciliation is mandatory. Disbursement is subject to tax.

Pension fund member

Family Name _____ First Name _____
Street/No _____ Postcode/City _____
Telephone _____ Country _____
Date of birth _____ Marital status _____
Social security no. 756. _____ IBAN/Account no _____

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 _____
Financing through _____
Mortgage no. _____

Only to be completed by the Pillar 3 pension foundation of Zürcher Kantonalbank

DEP Ja Nein WS-DA Ja Nein SB:

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 submitted¹

- 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
 - Copy of a valid ID of the spouse/registered partner
- 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)
 - Copy of a valid ID of the spouse/registered partner
- Amortisation mortgage financing through Zürcher Kantonalbank**
 - Details of mortgage no. for the transfer
 - Copy of a valid ID of the spouse/registered partner
- 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)
 - Copy of a valid ID of the spouse/registered partner
- 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)
 - Copy of a valid ID of the spouse/registered partner
- 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
 - Copy of a valid ID of the spouse/registered partner

¹ 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 _____

Address of the beneficiary _____
(Street, Postcode, City, Country) _____

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.

Place, Date

Signature of pension fund member

Place, Date

Signature of the spouse/registered partner

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

Place, Date

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 _____ IBAN / 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 _____
Address of the beneficiary
(Street, Postcode, City, Country) _____
Bank name or bank clearing number _____

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