

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 ordinary retirement age per transaction. Afterwards, full account reconciliation is mandatory.

Personal data of pension fund member

Surname _____ First name _____
Street, no. _____ Postcode, town _____
Telephone _____ Country _____
Date of birth _____ Marital status _____
Social security number _____ IBAN/account no. _____

Desired disbursement date _____

Amount

- Withdrawal of total pension assets **with** closing of account
 Withdrawal of total pension assets **without** closing of account
 Partial withdrawal Amount in CHF _____

Pension fund members over 50 years of age can claim or pledge the total maximum amount of vested benefits at the age of 50 or half of the vested benefits at the time of early withdrawal. If both amounts are known, the higher amount applies.

Details of the property

Address of the land or property _____
Postcode, town _____
Date of property transfer _____
Financing is provided by _____
Mortgage no. _____

Only to be completed by the vested benefits foundation

DEP Yes No

Ownership

Sole ownership

Co-ownership

Ownership shares in % _____

Total ownership (only possible for spouses or registered partners)

Intended purpose with details of documents to be submitted¹

Purchase

- Copy of the notarised purchase agreement **or** draft of the purchase agreement
- Consent to registration of the sale restriction (see enclosure)
- 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

Construction

- Copy of the notarised purchase agreement **or** draft of the purchase agreement
- Copy of a work contract **or** general contractor agreement **or** order confirmations
- Consent to registration of the sale restriction (see attachment)
- 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 of mortgage financing through Zürcher Kantonalbank

- Details of mortgage no. for the transfer
- Consent to registration of the sale restriction (see attachment)
- Copy of a valid ID of the spouse/registered partner

Amortisation of mortgage financing through third-party institute

- Copy of land register entry (no more than 3 months old)
- Consent to registration of the sale restriction (see attachment)
- 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)
- Composition of investments
- Copy of order confirmations **and/or** invoices
- Consent to registration of the sale restriction (see attachment)
- 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 Zürcher Kantonalbank's vested benefits foundation 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

Account number or IBAN _____

Account holder _____

Beneficiary's address _____
(street, postcode, town, country) _____

Bank name or bank clearing number _____

Securities portfolio

The disbursement request contains the instruction to the vested benefits foundation of Zürcher Kantonalbank to sell any securities positions in the course of processing this instruction. If the securities are to be sold immediately, please submit a separate securities order.

Signatures

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

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

The pensions fund member confirms that no buy-ins into the 2nd pillar took place in the past three years prior to 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

Certification of signatures unless verified by Zürcher Kantonalbank

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

Place, date

Signature of relationship manager

Send to:

Freizügigkeitsstiftung der Zürcher Kantonalbank, P.O. Box, 8010 Zurich

Consent to registration of the sale restriction

Details of the pension fund member

Pension fund member (surname/first name) _____

Vested benefits account no. _____

Declaration of consent

By signing, I or we agree that the "[Restriction on sale pursuant to Article 30e \(2\) BVG](#)" is entered in the land register on my/our property.

I or we agree to pay any land registry office fees incurred as a result of this registration directly. The land register office is authorised to send me/us the invoice directly.

Place, date

Signature of pension fund member

Place, date

Signature of the spouse/registered partner

Send to:

Freizügigkeitsstiftung der Zürcher Kantonalbank, P.O. Box, 8010 Zurich

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.

Personal data of pension fund member

Surname _____ First name _____
Street, no. _____ Postcode, town _____
Date of birth _____ IBAN/account no. _____

Intended use

- Acquisition of owner-occupied residential property
 Construction of owner-occupied residential property
 Amortisation of mortgage
- Conversion of owner-occupied residential property
Ownership _____

Details of the property

Address of the land or property _____
Postcode, town _____
Date of property transfer _____
Mortgage no. _____

Transfer

Account number or IBAN _____
Account holder _____
Address of the beneficiary (street, postcode/town, 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.

In the event that the transfer of ownership is not completed, the bank applied to for financing or the notary entrusted with the transaction undertakes to reimburse the balance paid out immediately. The same applies if the pension fund member cannot use the amount already disbursed for its designated purpose.

Place, date Stamp, signature

Place, date Stamp, signature

Send to:

Freizügigkeitsstiftung der Zürcher Kantonalbank, P.O. Box, 8010 Zurich