

Application for early withdrawal or pledge

Person details of insured

Last name

First name

AVS N° . . . Date of birth | | / | | / | | | | |

E-mail Telephone

Address

Civil status single married registered partnership widow(er)
 divorced since (exact date) | | / | | / | | | | | dissolved partnership

Use of funds

The person insured certifies that the vested pension fund monies will be used for their own residential unit (main residence), which they will occupy themselves and may not rent out.

- Purchase of a residential unit for personal use
- Construction of a residential unit (funds will be disbursed at the time of consolidation of the construction loan)
- Reimbursement of a mortgage
- Conversion of a residential unit for personal use
- Acquisition of shares in a construction or residential cooperative
- Pledge

Exact address of the residential unit

Street

PC, City

Owner of the residential unit

- Single owner
- Co-owner (.....% share)
- Co-owner with married partner
- Owner of a housing cooperative

Amount and date of advance payment or pledge

CHF . (min. CHF 20'000.-) Total amount available at the date of payment

Requested payment date | | / | | / | | | | |

Payment details of the advance payment or address of the pledgee

(Please attach a payment slip or bank statement)

Seller Lender Company Notary Pledgee

Last name

Address

IBAN

Currency CHF EUR

Bank / Post PC, City

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Additional questions concerning advance payment

- Are you currently in full working capacity? yes no
- Would you like to indemnify the reduction of the disability and survivor benefits with a risk insurance whose premiums would be at your expense? yes no
- Have you made any personal repurchases during the last three years?
If so, please include a copy of the tax certificate(s) 21 EDP. yes no

General information

Taxation

For Swiss residents the Fondation will declare the amount of the advance payment or the pledge to the Federal Tax Authority. In this case, the person insured will be required to pay a single, separate amount of tax on the capital payment from the pension fund using their own funds. The advance payment or the realization of the pledge may under no circumstances be used to pay this tax.

For persons not resident in Switzerland the Fondation must retain the tax at source.

Reimbursement of the advance payment

It is possible for the person insured to reimburse the advance payment or pledge by making payments of at least CHF 10'000.-.

Furthermore, he has the obligation to reimburse the Fondation should the residential unit be sold or the conditions of its use no longer fulfilled. In this case, the person insured who must inform the Fondation of the new situation has the right to request the reimbursement of the taxes paid when the advance payment was made.

Registration with the Land Register (only applicable to advance payment)

The Fondation must require the Land Register to request approval of the right to sell. The costs related to this registration are at the expense of the person insured. For Swiss residents the Fondation itself requests this registration with the Land Register (Art. 30e LPP).

Costs

According to the fee regulations, the following costs are invoiced to the insured person. The following summary shows the different fees and charges:

- | | |
|---|-----------|
| • Expenditure of advance payment for home ownership | CHF 400.- |
| • Registration of a pledge for home ownership | CHF 200.- |
| • Implementing pledge for home ownership | CHF 300.- |

Appendices

The following supporting documents must be submitted with this request:

To be included in all cases:

- Copy of a valid identity document
- Copy of a valid identity document for the spouse/registered partner
- Evidence of payment of the applicable fees
- If you are not married or in a registered partnership, a certificate of your current civil status (dated less than one month ago)
- If you are divorced or your partnership has been legally dissolved within the last 6 months, a copy of the divorce decree or the enforceable and complete judgement of the dissolution of your partnership (foreign divorce decrees must be recognized and enforced by a Swiss court)

In the following cases:

1. For the acquisition of an existing principal residential unit

- A notarized copy of the sale or project contract
- Certification from the notary or creditor that funds have been paid (see below)
- Bank or notary confirmation that funds have been paid

2. For the acquisition of shares in a residential property

- Shares in a building or residential cooperative, shares in a tenant-public limited company or a parity loan to a public utility construction body (originals)

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3. For the conversion of a principal residential unit

- Extract from the Land Register dated less than 30 days prior or an Ownership Statement for buildings abroad (covering the land plot or the extract covering the residential unit)
- A detailed description of the work foreseen in the residential unit and the estimated costs
- Certification from the mortgage holder that the advance payment transferred shall be used for conversion work exclusively and that otherwise the amount received shall be returned to the Fondation

5. To pay off a mortgage

- Extract from the Land Register dated less than 30 days prior or an Ownership Statement for buildings abroad (covering the land plot or the extract covering the residential unit)
- A current statement concerning the mortgage

4. For the construction of a principal residential unit

- Extract from the Land Register dated less than 30 days prior or an Ownership Statement for buildings abroad (covering the land plot or the extract covering the residential unit)
- A copy of the notarized sales or project contract
- A copy of the general contractor or architect's contract (also mentioning the date of completion of work)
- Notary or mortgage holder confirmation that funds have been paid (see below)

Certification from the notary or mortgage holder



Must clearly state:

- The address of the real property
- The amount requested
- The payment information
- The remaining balance of the mortgage at the desired payment date to amortize the loan
- The commitment that the funds paid shall be returned should the transaction not take place

Must certify that the sum paid shall be:

- (Notary) used exclusively as equity capital for the acquisition / construction / renovation of the stated real property in conformity with the legal dispositions regarding the Encouragement of Home Ownership and its Ordonnance
- (Mortgage holder) used exclusively for the amortization of a mortgage on the stated real property in conformity with the dispositions of the Federal Law regarding the Promotion of Home Ownership and its associated Federal Ordinance

The Fondation reserves the right, if necessary, to request further supporting documentation.

Signatures

I formally recognize herewith that the Fondation Collective Opsion will register a sales restriction with the Land Register and declare that all the information supplied above is true and correct.



The signature of the partner is mandatory for persons who are married, bound by a registered partnership or separated.
 It must be authenticated by a notary or by an official body.

Signature of the spouse / registered partner

Authentication - Seal and signature

Signature of the insured

Date / /

Place