

# GUIDE TO FINANCING YOUR OWN HOME



# OPTIMISING YOUR LOAN ARRANGEMENTS



You probably only buy your own home once, maybe twice in your life. That's why professional advice is so important – after all, we are talking about your dream apartment and how to finance it.



You will now be asking yourself: how much should your mortgage be? Which sources should you use to supplement your own funds? What are the running costs? And how can you ensure that your home ownership is tax-efficient? We work with experienced mortgage partners to answer these and other questions.

They can all provide professional advice, from your home loan to transfer of ownership.

We are looking forward to helping you buy your own home.

## Loan example

A sample calculation of your future monthly costs:

|                      |                                    |                 |
|----------------------|------------------------------------|-----------------|
| 4.5-room apartment   | <b>Purchase price:</b>             | CHF 2'090'000.– |
| (5. OG, Nr. 17.503)  | Min. 10% equity (cash or 3a)       | CHF 209'000.–   |
| Lorzenparkstrasse in | 10% equity (e.g. pillar 2)         | CHF 209'000.–   |
| 6330 Cham            | <b>Loan required: 80% mortgage</b> | CHF 1'672'000.– |

| Loan proposal                                   | Interest/costs per month (CHF) |
|---|--------------------------------|
| SARON mortgage 1.75 %                           | CHF 2'438.–                    |
| <b>Interest / costs per months</b>              | <b>CHF 2'438.–</b>             |
| Amortization over 15 years (direct or indirect) | CHF 1'548.–                    |
| Maintenance and additional costs of 0.5%        | CHF 871.–                      |
| <b>Total</b>                                    | <b>CHF 4'857.–</b>             |

Indicative value  
No responsibility is accepted for the accuracy of this information: as of 02.2023

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## 1. Evaluation of your loan options

Before you start looking for your new home, it makes sense to draw up an initial evaluation of your loan options. Talking to your financial advisor will help with this. They will provide comprehensive information about your options for financing a property.

Please bring the following documents to your initial meeting with your financial advisor:

- Latest tax return
- Latest pay slip
- Evidence of your own assets
- Latest pension statement (if required)
- Current balance under Pillar 3 (if required)
- Apartment documents

Many banks support and encourage sustainable new builds via so-called «green mortgages» with favourable interest rates. As the building is certified in accordance with the Minergie standard and SNBS, your Columbus apartment meets the sustainable construction requirements. So ask your financial advisor for an additional quote for a «green mortgage».

## 2. Reservation

Has your financial advisor approved the loan to finance your dream apartment at Columbus? Are you now ready to definitively reserve your apartment?

The following reservation steps are required:

Apply for your dream apartment directly online via the project website [www.columbus-chama.ch](http://www.columbus-chama.ch) and upload the loan confirmation from your bank. We will then be happy to check the availability of your dream apartment and get back to you as soon as possible. If we are able to confirm the reservation for your dream apartment, a reservation agreement must be signed and the reservation payment made within five days. As soon as all the documents have been signed and the deposit has been paid, your apartment will be definitively reserved for you.

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### **3. Layout of your dream apartment**

Take the next step towards your dream apartment and design your new home online using the apartment configurator. Specify your preferred interior design based on the available design guidelines and materials. In some cases, you can even select enhanced specification standards and floor plan options at an additional cost. The layout must be agreed no later than three weeks after signing the reservation agreement.

### **4. Purchase agreement**

The purchase agreement for your apartment will be drawn up by the responsible notary and sent to you for review and forwarding to your bank.

### **5. Notarisation**

The agreement must be signed within eight weeks of signing the reservation agreement. The exact date for notarisation of the agreement is currently still open and will be specified by our notary's office and agreed in consultation with you. Please bring the following documents to the notarisation appointment:

- Original promise of payment from your bank valid for at least six months after the expected completion date as defined in the purchase agreement
- Passport/ID card
- Any agreements pertaining to the arrangement of a mortgage with your bank via the notary

### **6. Transfer of ownership**

Ownership will be transferred on occupancy. Based on current plans, this is likely to be winter 2023/2024. We will keep you informed of the current construction schedule for your new home. We will instruct the notary in plenty of time, in order to register your purchase agreement on the agreed date.

### **7. Handover**

On handover, you will receive the keys and become the owner of your new home.

## LOOKING FOR THE RIGHT PARTNER FOR YOUR LOAN?

COLUMBUS  
*chama*

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The following banks are our trusted partners and already familiar with both the Columbus development and the CHAMA site.

### **Zuger Kantonalbank**

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