

Encouragement of home ownership checklist: Documents for the early withdrawal of pension fund assets

Do you wish to withdraw pension fund assets to finance residential property? This checklist will help you remember all the documents you need in order to comply with the conditions stipulated by law.

Purchase of residential property
Construction / building of residential property
Renovation / conversion and extension of residential property
Repayment of mortgages

<input type="checkbox"/> Request for the early withdrawal of pension fund assets for the encouragement of home ownership → i Can be downloaded at www.vita.ch	•	•	•	•
<input type="checkbox"/> Copy of the extract from the land register (no more than 1 month old), if the application for registration in the land register has already been made. → i Available at a charge from your land registry office	•	•	•	•
<input type="checkbox"/> Officially notarized purchase contract or final draft version Important: The date of the transfer of ownership should be evident from the purchase contract. As an alternative, you can send notarial confirmation of the date of the transfer of ownership. The early withdrawal will be paid out, at the earliest, three months before the transfer of ownership.	•	•		
<input type="checkbox"/> Confirmation of place of residence (the residential property must be owner-occupied) → i Available at a charge from your local authority			•	•
<input type="checkbox"/> Current mortgage statement				•
<input type="checkbox"/> Construction documentation (copies): – Construction contracts – Final cost statement – Firm offers from crafts and trades Important: The construction documents are needed in order to verify the amount of the early withdrawal. Payments for work done by yourself and contractor invoices that have already been settled cannot be included.		•	•	
<input type="checkbox"/> Planning permission (mandatory if building a house) The requirement for proof of planning permission may be waived for the construction of condominium apartments. Payment is only possible if an entry can be made in the land register as security for the pension fund assets. In this case the following document is required in addition:		•		
<input type="checkbox"/> Confirmation from the land registry office that the early withdrawal can already be recorded in the land register				
<input type="checkbox"/> Current certificate of marital status / civil status certificate (no more than 3 months old) for single persons	•	•	•	•
<input type="checkbox"/> Copy of the passport / identity card of the applicant and that of the applicant's spouse or registered partner Important: The signatures should be clearly discernible. A copy of your driver's license is not sufficient. If the residential property is located outside of Switzerland and the desired amount is more than CHF 50,000, the spouse's or registered partner's signature will have to be officially authenticated by a notary or an authenticating official on presentation of a passport, ID card or foreign identity card.	•	•	•	•
<input type="checkbox"/> Bank or notary confirmation with the following information: – Recipient's bank account details – Utilized amount – Address of the property – Purpose of the early withdrawal Important: An early withdrawal is only possible for the purchase, construction, conversion or extension of residential property or to repay mortgages. In addition, you have to reside at the property. If you pay the amount of the early withdrawal directly to the seller/constructor, we will not need a bank or notary confirmation (the name and address of the seller/constructor must be identical to the details in the purchase contract/construction contract).	•	•	•	•
<input type="checkbox"/> Consent of the pledgee if benefits from your occupational retirement provision have already been pledged.	•	•	•	•
<input type="checkbox"/> Copy of the receipt of the cost contribution as per the offer	•	•	•	•