

COLIN

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FINANCING GUIDANCE – RESIDENCES

INDIVIDUAL FINANCING SOLUTIONS FOR YOUR HOME

As at December 2024

RESIDENCES FINANCING

A SOLID FOUNDATION

Would you like to make your dream of owning your own home in the Colin estate a reality and are looking for a suitable financing partner? Not sure which financing options are best for you and for owning a home in the Colin estate? Our competent partners are proven experts in the field of home ownership and will be happy to assist you in all matters, from obtaining a reliable overview of your financing options to the transfer of ownership. We want to help you bring your dream to life – built on a solid foundation.

RESIDENCES FINANCING EXAMPLE

CALCULATION OF YOUR MONTHLY COSTS

Example of financing 1 from Luzerner Kantonalbank

Prices in CHF

Purchase price Condominium B 107 3.5 Room apartment		2'050'000.–
20 % equity		410'000.–
80 % bank financing		1'640'000.–
Costs		
Mortgage interest five-year fixed rate (50%)	1.28 %	10'496.–
Mortgage interest ten-year fixed rate (50%)	1.43 %	11'726.–
Annual amortisation (Amortisation to 66% of the bank value within 15 years)		20'000.–
Annual maintenance and ancillary costs (0.75% of the purchase price)		15'375.–
Total living costs per year		57'597.–
Living costs per month (rounded)		4'800.–

Example of financing 2 from Luzerner Kantonalbank

Prices in CHF

Purchase price Condominium D 203 4.5 Room apartment		2'560'000.–
20 % equity		512'000.–
80 % bank financing		2'048'000.–
Costs		
Mortgage interest five-year fixed rate (50%)	1.28 %	13'107.–
Mortgage interest ten-year fixed rate (50%)	1.43 %	14'643.–
Annual amortisation (Amortisation to 66% of the bank value within 15 years)		24'000.–
Annual maintenance and ancillary costs (0.75% of the purchase price)		19'200.–
Total living costs per year		70'950.–
Living costs per month (rounded)		5'913.–

Please note that the bank bases its calculations on an imputed interest rate of 4.5%. The conditions and interest rates shown here are for reference only and refer to the time at which this financing example was published (as at December 2024). Changes are possible at any time.

SEVEN STEPS TO OWNING YOUR OWN HOME

1

OVERVIEW OF FINANCING OPTIONS

It is prudent to first obtain an overview of your financing options before you start looking for a suitable property. Your financial advisor can show you your options quickly and comprehensively. Please bring the following documents with you to your first meeting with your financial advisor:

- Latest tax return
- Latest salary statement
- Latest pension fund statement (if required)*
- Latest 3rd pillar credit balance (if required)
- Documents relating to the private houses

Don't forget to apply for a financing agreement in principle, as you will need this to reserve an apartment in the Colin estate. The agreement in principle must have been issued by a financial institution domiciled in Switzerland.

2

RESERVATION

You have received a financing confirmation of your apartment from your financial advisor and have decided to make a definitive reservation. You can reserve your property online by completing a reservation agreement.

To do this, you must complete the following steps:

- Complete and sign the digital reservation agreement. Please have a scanned copy of your ID or passport and the financing agreement in principle to hand
- Send a reservation payment of CHF 50,000.00 to the account specified in the reservation agreement

3

CONFIGURATION OF YOUR DREAM APARTMENT

Once you have made the reservation for your apartment, you can give free rein to your creativity. Use the online apartment configurator to configure the interior of your new home exactly as you wish. The purchase price of your apartment is made up of the basic purchase price and any additional costs resulting from the configuration. For this reason, the signed configuration sheet is part of the purchase contract and is also notarised.

4

INDIVIDUAL PURCHASE CONTRACT/ CONTRACT FILE

Once you have reserved your property, you will receive access to the Colin app, where you will find the complete contract file containing all the relevant documents. In addition, the individual purchase contract of your apartment will be drawn up by the relevant notary's office and then sent to you to be reviewed and forwarded to your bank.

5

NOTARISATION APPOINTMENT (ESTIMATED FROM SUMMER 2024)

We will require the following documents at the notarisation appointment:

- Promise of payment or receipt of payment of the partial purchase price (20% less the reservation payment)
- Promise of payment from the bank for the remaining 80%, valid for up to four months after the stated purchase date as per the purchase contract
- Passport or identity card and, if applicable, foreign national identity card
- Signed configuration sheet

6

ACCEPTANCE OF YOUR HOME (FOR MOVE-IN DATE AT THE START OF 2027)

An acceptance inspection of your home will be carried out upon completion and shortly before you move in. We will keep you regularly updated about the current schedule.

7

TRANSFER OF OWNERSHIP

The keys are handed over when the property is transferred. During or before the transfer of ownership, we will require the following documents:

- Proof that a mortgage has been set up by your bank via the notary's office if a mortgage has been taken out
- Congratulations and welcome! You are now the owner of your new home.

* For new-build projects in particular, there are pension funds from which the funds can only be withdrawn upon transfer of ownership. However, an irrevocable promise of payment for the entire purchase price must be presented at the time of notarisation.

OUR NETWORK

SOME OF THE FINANCIAL INSTITUTIONS WE WORK WITH

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