

Personal data

Full name: Dossier no:
Date of birth: AVS no:
Marital status: Nationality(ies):
Street:
ZIP, city: Country:
Phone no: Private email:

Voluntary purchase

Have you made a voluntary purchase with a pension fund in the last three years? ☐ yes ☐ no

Use of funds

- ☐ Acquisition of a main residence ☐ Construction of a main residence
☐ Conversion works in the main residence
☐ Reimbursement of a loan (excluding mortgage interest, default interest or mortgage commissions encumbering a main residence)
☐ Purchasing share certificates in cooperative housing associations intended for a main residence

Pension funds must be used solely for a residence for the own needs of the insured person, that is, it has to be a property at their own place of residence or normal place of abode. The funds cannot be used for a vacation home, even if this is intended to be used one day as main residence. It is not possible to buy a building property without a plan to build a home on it. **By returning this form, I confirm that the property mentioned below is my main residence.**

Exact housing address

Street:
ZIP, city: Country:

Please provide the new address when it becomes valid.

Owner of the property

- ☐ I am the sole owner of the property
☐ I am co-owner (owner of a share quota) of the property with:
☐ my spouse/registered partner ☐ my cohabitee ☐ other:
☐ I am common owner of the full property with my spouse/registered partner
Any other ownership forms are excluded to benefit of withdrawal.

Amount and date of withdrawal

☐ Total amount available ☐ CHF

NB : the minimum amount of withdrawal is CHF 20'000.00, except from vested benefits policies.

Requested payment date:

Payment term: 10 working days from receipt of the complete dossier.

Payment details for withdrawal

IBAN no:
Name of financial institution:
ZIP, city: Country:
Account holder: ☐ vendor ☐ lender or mortgage lender ☐ notary ☐ contractor
Full name of the account holder:
Street:
ZIP, city: Country:



Remarks for foreign payments

Currency of the account into which the funds must be transferred: ☐ CHF ☐ Euro

Please provide a bank account identity with IBAN, SWIFT numbers corresponding to the above currency.

Address of the notary (in case of acquisition and/or construction)

Full name:

Street:

ZIP, city: Country:

Taxation

- ☐ I am domiciled in Switzerland and the property for which I am applying for withdrawal is located in Switzerland.

I take note that the withdrawal will be declared to the tax authorities via Profelia, in accordance with the federal legislation on occupational benefits. At the time of payment, the withdrawal will be subject to tax as a lump sum benefit from the pension plan. The tax due will have to be paid out of my own funds and cannot be levied on the withdrawal.

- ☐ I am domiciled abroad and/or the property for which I am applying for the withdrawal is located abroad.

I take note that the withdrawal will be declared to the tax authorities via Profelia, in accordance with the federal legislation on occupational benefits. At the time of payment, a withholding tax will be deducted from the withdrawal. To determine the applicable rate, I confirm that my personal situation is as follows:

- ☐ single person (single, widowed, divorced, taxed separately or bringing up a minor child who is in an apprenticeship or studying)
- ☐ married person living in the same household.

In some cases, the tax reimbursement can be claimed within three years. An official reimbursement request form will be enclosed to the withholding tax certificate.

Signatures

I hereby certify that all the information provided in this form is correct and true.

I am aware that if this document is filled out inaccurately or incompletely, Profelia may delay or even exclude the withdrawal. I am obliged to produce all the necessary documents or means of proof and I have also taken note of the significant consequences of a withdrawal imposed by the law:

- 1 For residential properties in Switzerland, Profelia will request the entry of a restriction on the sale of the property from the land register. For properties abroad, once my application has been submitted, I will receive a reimbursement agreement, to be duly signed and returned for approval. The payment can only be made after receipt of this document.
- 2 If the withdrawal is reimbursed to Profelia, I have the option of requesting a reimbursement of the tax paid without interest. This entitlement to a reimbursement of the tax paid shall expire three years after the reimbursement of the withdrawal.
- 3 The withdrawal will result in a reduction of projected retirement benefits.

.....
Place and date

.....
Signature of the insured person*

The spouse/registered partner has taken note of the consequences (reduction/withdrawal of benefits in case of death or divorce) of paying the amount indicated on this form and gives his/her consent. See point 3 above.

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Place and date

.....
Signature of the spouse*/registered partner*

* Depending on your personal situation, various documents must be attached to this form to prove your marital status and, if applicable, the consent of your spouse/registered partner. You will find all the information you need in the enclosed notice. See also on the next page the supporting documents to be provided.

This form can be returned to us via your Espace personnel (Online personal area). If the legalisation of signatures is necessary, this must be done before sending the form.

Documents required to process your request

- Form "Withdrawal in accordance with the Ordinance on Use of Pension Assets for Encouragement of Home Ownership" duly completed, dated and signed
- Confirmation letter of the use of the funds from the bank or notary
- Extract from the land register or copy of the preliminary purchase agreement
- Payment and proof of payment of the processing fee, i.e. CHF 300.00 made to the following bank details:
IBAN no CH44 0900 0000 1017 5419 7
Reason of payment: Dossier no / fee VA

In case of construction

- Certificate of the date of works completion

In case of works, conversions

- Construction works certificate, detailed cost estimate, etc.

In case of loan reimbursement

- Loan agreement
- Confirmation from your mortgage bank of the value of the loan as of today

In case of acquisition of shares

- Regulations or statutes of the housing cooperative
- Original shares

Purpose

Encourage the insured person to:

- acquire his/her home (purchase or construction of a family home/apartment or acquisition of shares in a housing cooperative);
- amortise a mortgage debt on his/her housing (but not to pay the interest on this debt);
- finance works to increase the value of his/her housing.

The insured may only use the funds for one purpose at a time.

Cumulative conditions

- be the owner of the housing (or co-owner or owner in common with his/her spouse or registered partner);
- the housing must be used for the insured person's own needs, i.e. the insured person must live in it. The acquisition of a second home or holiday home using the 2nd pillar is excluded.

Means

- 1) Pledging of funds available under the second pillar.
- 2) Withdrawal of funds available under the second pillar.

Available funds

For insured persons aged less than 50: the whole vested benefits to which the insured person is entitled.

For insured persons aged 50 and over: the vested benefits acquired at 50 or half of the current vested benefits at the moment of pledging or the withdrawal, if the latter is higher.

Pledging

The insured person may pledge the available funds as security to his/her creditor. This can enable him/her to obtain a mortgage loan on better terms.

If the funds are pledged, the pledgee must give his consent so that Profelia can pay the retirement, disability or death benefits, or pay cash the vested benefits.

Withdrawal

The insured person can also use directly the available funds for his/her housing.

The payment is made to the vendor, mortgage lender, the notary or the contractor, upon presentation of the necessary supporting documents.

The minimum payment amount is **CHF 20'000.00** (except for vested benefits policies).

A withdrawal can only be requested every five years.

Restrictions on voluntary purchases

If a purchase has been made from a pension fund, the purchase amount, including interest, may not be paid out as a withdrawal or pledge for three years from the date of purchase.

Furthermore, if a withdrawal or pledge is made within the same three-year period, the tax authorities may refuse to allow the purchase to be deductible, even after the fact.

Deadline

The insured person may assert his/her right to a withdrawal no later than three years before the AVS reference age.

Reimbursement of the payment to Profelia

Possible:

- until the insured person retires, but no later than the AVS reference age;
- until the occurrence of another insured event (disability or death);
- until the cash payment of the vested benefits.

Mandatory:

- if the property is sold;
- if rights economically equivalent to a sale are granted on the property (e.g. donation, right of residence, usufruct);
- if death of the insured person without leaving any beneficiaries entitled to benefits from Profelia.

The minimum reimbursement amount is **CHF 10'000.00**.

Voluntary purchase after a withdrawal

Where a withdrawal has been granted, a voluntary purchase can only be made once the early withdrawal has been fully reimbursed.

Attestations

The insured person must provide Profelia with proof that the conditions for a pledge or withdrawal have been fulfilled.

Land registry

In order to guarantee reimbursement if the sale of the property, Profelia must request that a restriction on the sale of the property be entered in the land register (for a residence in Switzerland). The procedure is different for residential properties located abroad.

Taxes

Profelia must inform the tax authorities of the withdrawal within 30 days. It is subject to tax at the time of payment as a lump sum benefits from the pension plan. The withdrawal cannot be used to pay tax.

If the withdrawal is reimbursed, the insured person may apply to the tax authorities for a reimbursement of the tax (without interest) within three years after the reimbursement.

Reduction of benefits

Withdrawal results in a reduction in insured benefits.

As far as pledging is concerned, if the terms of the loan are not honoured by the debtor (the insured), the pledgee can ask Profelia to pay him the amount due; only in this case would the insured benefits decrease.

Administrative fees

A firm request for withdrawal or pledge is considered after payment by the insured person of the administrative fees set by Profelia.

In case of cash payment, withdrawal/pledging for encouragement of home ownership or the lump sum payment of benefits, Profelia must check the insured person's marital status or the consent of his/her spouse or registered partner.

The documents to be provided and the steps to be taken by the insured according to his/her personal situation are defined below.

For unmarried insured persons

Unmarried persons and who are not bound by a registered partnership (single, divorced, dissolved partnership or widowed) must provide us with a certificate of marital status **less than 90 days old**.

This document can be ordered from the competent civil registry office.

For insured persons who are married or bound by a registered partnership

Persons who are married, separated or bound by a registered partnership must have their **handwritten signature (holograph)** legalised, as well as that of their spouse/partner.

Legalisation procedure in Switzerland

Official	Only a legalisation performed by a notary is permitted. To have their signatures legalised, the insured person and his/her spouse/partner must present themselves in person before a notary , bringing with them a valid proof of identity. The legalisation of a signature is billed by the notary on the basis of the applicable rate.
Simplified	It is also possible for the insured person and his/her spouse/partner to have the signatures legalised free of charge by going personally to one of our receptions with a valid identity document .

Legalisation procedure abroad

By apostil	If legalisation cannot be performed in Switzerland or by video (see below), the request form for cash payment, withdrawal, pledging, or the form for confirming the choice of the lump-sum payment of benefits must be accompanied by a certified copy of the proofs of identity of the insured person and his/her spouse/partner. The copy must be authenticated by an apostil. The website of the Hague Conference on Private International Law (www.hcch.net) provides additional information on apostils.
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Legalisation procedure in Switzerland or abroad

By video exchange	The insured person and his/her spouse/partner can also have their signatures verified free of charge by video exchange with the file case manager. Please contact us if you are interested.
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