Mortgage documents – checklist from Comparis.ch:

<https://en.comparis.ch/hypotheken/hyporatgeber/gebuehren-und-unterlagen/unterlagen>

The dossier you need to prepare for the lender must include the following documents:

| **Necessary documentation** | **Supplied by** |
| --- | --- |
| For Swiss citizens: ID or passport For foreigners: copy of passport and copy of residence permit | Residents’ registration office, passport office |
| For employed persons: salary statements or copies of your tax returns from the last two years | Employer / tax office |
| List of available funds (bank statements, life insurance policies, pension benefits statement from pension fund etc.) | Banks, insurance companies, pension fund |
| List of debts (loans, lease agreements etc.) | Credit institutions |
| Up-to-date debt register information (no older than 3 months) | debt collection office |
| For self-employed persons: balance sheets / profit and loss statements from the last three years | Trustee |
| Up-to-date land registry extract for the property to be financed | Land registry office |
| Building insurance certificate indicating the square metres | Cantonal building insurance, insurance company |
| Construction plans, SIA cubic calculations, building specification (if available) | Architect, building contractor |
| Site plan, copy of land registry extract or residential unit plan with net floor space and ancillary rooms | Land registry office, condominium owners' association |
| In case of condominium ownership: usage and management regulations and condominium ownership foundation file | Condominium owners' association |
| Statement of 3rd pillar assets (in the case of early withdrawal or garnishment of 3rd pillar) | Pension foundation |
| Pension fund statement and regulations (in case of early withdrawal or garnishment of 2nd pillar) | Pension fund |