**Chatbot code by Agnes Pakozdi**

**Udc:**

<?xml version="1.0" encoding="UTF-8"?>

<aiml>

<category>

<pattern> \* </pattern>

<template>Unfortunately I have no answer for that question. Please try to formulate your

question in a different way, or click below for our general mortgage information.

<button>

<text>Mortgage information</text>

<url>https://moneypark.ch/en/what-is-a-mortgage/</url>

</button>

</template>

</category>

</aiml>

**Greetings:**

<?xml version="1.0" encoding="UTF-8"?>

<aiml version="2.0">

<category>

<pattern>Hello</pattern>

<template>Hi, we are happy to present you the first mortgage information chatbot. Please ask something that you would like to know regarding the mortgages.</template>

</category>

<category>

<pattern>Good\*</pattern>

<template>Dear customer, we are happy to present you the first mortgage information chatbot. Please ask something that you would like to know regarding the mortgages.</template>

</category>

<category>

<pattern>How are you</pattern>

<template>Thank you, I am very good! We are happy to present you the first mortgage information chatbot. Please ask something that you would like to know regarding the mortgages.</template>

</category>

</aiml>

**Mortgagedata:**

<?xml version="1.0" encoding="UTF-8"?>

<aiml>

<category>

<pattern> ^ B permit ^ </pattern>

<template>Switzerland has strict regulations on buying property and depends on the swiss permit. In case of a B permit you can buy a property for only primary residence and higher interest rates.</template>

</category>

<category>

<pattern> ^ C permit ^ </pattern>

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</category>

<category>

<pattern> ^ L permit ^ </pattern>

<template>Switzerland has strict regulations on buying property and depends on the Swiss permit. In case of a L permit you can not buy a property in Switzerland unfortunately.</template>

</category>

<category>

<pattern> ^ G permit ^ </pattern>

<template>Switzerland has strict regulations on buying property and depends on the Swiss permit. In case of a G permit you can not buy a property in Switzerland unfortunately.</template>

</category>

<category>

<pattern> ^ foreigners ^ </pattern>

<template>The other categories, such as non-resident foreigners, foreign residents without a Swiss work permit (including those working for diplomatic missions, UN agencies and CERN) or workers on short term or seasonal work permits, may not be allowed to purchase property in Switzerland.</template>

</category>

<category>

<pattern> ^ mortgage rates ^</pattern>

<template>Historically, Switzerland’s mortgage rates were between 4 to 5 percent, but they fell to historic lows in the last few years, estimate around 1%. Following some increase in 2018, rates dropped again in 2019, with average five-year rates dropping to 1%, and 10-year rates at just 1.35%.</template>

</category>

<category>

<pattern> ^ deposit ^ </pattern>

<template>Swiss banks mortgage the property up to 80% of the current market value and buyer must pay a deposit of 20%. At least 10% must be in cash and the other 10% (or more) can be organised using the pension fund. Time for repayment of mortgage in Switzerland can be incredibly long, between 50 to 100 years.</template>

</category>

<category>

<pattern> ^ pension fund ^ </pattern>

<template> One of the main aspects of the Swiss mortgage system is that company pension or private pension can be used to finance the 20% deposit. The following rules need to adhere:

1. The property must be for primary residence;

2. Property owned by self, or with a spouse or registered partner;

3. If default on mortgage payment, will also lose pension;

4. Pension fund have enough deposit, that accrued a sum to pledge;

5. Withdrawing the pension fund as deposit for the property or to pledge the fund.

The advantage of withdrawing the funds and applying them to the mortgage will reduce the mortgage amount, thus reducing interest rate. Pledging the fund will allow to retain the benefits and size of the pension fund but will not reduce the interest rate.

</template>

</category>

<category>

<pattern> ^ how many mortgages ^ </pattern>

<template>Swiss mortgages are usually divided into two mortgages. The first mortgage will typically cover up to 60–70% of the purchase price and have an indefinite repayment period.

The second mortgage will typically:

1. cover the gap between the first mortgage and the deposit, for example, if the first mortgage is 60% and the deposit is 25%, the second mortgage will be 15%;

2. have a fixed repayment period, usually up to 15 years or the owner’s retirement age

3. have a higher interest rate, typically 1% higher than the first mortgage

</template>

</category>

<category>

<pattern> ^ income ^ </pattern>

<template> In Switzerland lenders require that the monthly household income is at least three times the amount required to repay the mortgage.

However, Swiss banks also include maintenance or insurance charges in this calculation, so the level of income require may be a bit higher. </template>

</category>

<category>

<pattern> ^ salary ^ </pattern>

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<category>

<pattern> ^ legal costs ^ </pattern>

<template>When buying a home, will usually need to pay property transfer tax (similar to stamp duty), part of it payable to the canton and to the commune. Most cantons in Switzerland charge stamp duty, though six cantons (Aargau, Glarus, Schaffhausen, Uri, Zug, and Zurich) choose to instead charge change of ownership fees and registration fees. Property transfer tax also varies from region to region.</template>

</category>

<category>

<pattern> ^ taxation ^ </pattern>

<template>In Switzerland property is subject to both wealth and income tax because it is an asset. The property’s estimated rental value is added to the taxable income. Mortgage interest, maintenance costs and indirect amortisation in connection with the pension, in-premises construction are all income-tax deductible.</template>

</category>

<category>

<pattern> ^ compare ^ mortgages ^ </pattern>

<template>Please click below for comparing different mortgage offerings.

<button>

<text>Mortgage comparison</text>

<url>https://moneypark.ch/en/mortgage/mortgage-comparison/</url>

</button>

</template>

</category>

<category>

<pattern> ^ contract ^ clauses ^ </pattern>

<template>It is possible to pay back the mortgage in advance. You may negotiation for conditions with the loan provider later,

which allows repayment with no penalty at expiration of any of the fixed term mortgages.

Please discuss details later during your meeting with the relationship manager.</template>

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<pattern> ^ payback ^ </pattern>

<template>It is possible to pay back the mortgage in advance. You may negotiation for conditions with the loan provider later,

which allows repayment with no penalty at expiration of any of the fixed term mortgages.

Please discuss details later during your meeting with the relationship manager</template>

</category>

<category>

<pattern> ^ documentations ^</pattern>

<template>For applying a mortgage, you need to provide the payment slip from the last 3 years,

the pension fund statement, the 3rd pillar statement, securities, Swiss permit information. It is required

to provide the documentation about the property.</template>

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<category>

<pattern> ^ apply ^ </pattern>

<template>As for your profile that we have just created based on this conversation, please let me offer the following appointments for

for an online meeting with a consultant. Monday 10:00 am, Tuesday 09:00 am, Wednsday 06:00 pm, Thursday 12:00 pm, Friday 08:00 am.</template>

</category>

<category>

<pattern> ^ contact ^ </pattern>

<template>If you would like to talk to one of our advisors or talk to an agent, please just start a Skype call for anuradha.kishore32, pakozdiagnes, galesass professionals and they will be happy to answer all your further questions outside office hours.</template>

</category>

<category>

<pattern> ^ can't pay ^ </pattern>

<template>In case of personal insolvency, some legal steps will be applied by the bank against the credit owner. For more general information, please go to the following wikipedia page.

<button>

<text>Insolvency law of Switzerland</text>

<url>https://en.wikipedia.org/wiki/Insolvency\_law\_of\_Switzerland</url>

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<category>

<pattern> ^ homeownership ^ </pattern>

<template>The form of homeownership can be different based on the personal situation of the client.

In the link below, you will find the most common forms of homeownerships.

<button>

<text>Homeownership in Switzerland</text>

<url>https://www.ch.ch/en/form-homeownership/</url>

</button>

</template>

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<category>

<pattern> ^ single ^ </pattern>

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<pattern> ^ married ^ </pattern>

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</button>

</template>

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<category>

<pattern> ^ divorce ^ </pattern>

<template>In case of a divorce, here is a quick summary from Cardis Immobilier for possible solutions.

For more details, please click on the button.

<button>

<text>Divorce and my home</text>

<url>https://www.cardis.ch/en/conseils/divorce-et-immobilier-les-differentes-etapes-cles-1</url>

</button>

</template>

</category>

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<pattern> ^ divorced ^ </pattern>

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<pattern> ^ basic conditions ^ </pattern>

<template>For receiving a mortgage, there are a lot of conditions that the you need to fulfil. Legal eligibility, amount of salary, downpayment, property evaluation, just to mention a few.

For more details about the basic conditions, please click on the link below.

<button>

<text>Basic Conditions</text>

<url>https://www.slan.ch/images/Mortgage/Requirements\_for\_Mortgage\_Transparency.pdf</url>

</button>

</template>

</category>

<category>

<pattern> ^ property ^ </pattern>

<template>The property that you would like to buy need to be officially evaluated.

This is done by the real estate agency in the beginning, but the bank does its own evaluation as well.

For more details, how the property is evaluated, please follow the link below.

<button>

<text>Property evaluation</text>

<url>https://www.slan.ch/images/Mortgage/Property\_evaluation\_copy.pdf</url>

</button>

</template>

</category>

<category>

<pattern> ^ contract ^ </pattern>

<template>The mortgage contracts are specified by every financial service providers, therefore there are differencies among them.

If you click to the button below, you can find a blank contract example for a fixed-rate and for a libor rate mortgage.

<button>

<text>Fixed-rate contract</text>

<url>https://www.slan.ch/images/Mortgage/Samplecontractfixedrate.pdf</url>

</button>

<button>

<text>Libor rate contract</text>

<url>https://www.slan.ch/images/Mortgage/Samplecontractliborrate.pdf</url>

</button>

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<pattern> ^ interest rate ^ </pattern>

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lows in the last few years, estimate around 1%. Following some increase in 2018, rates

dropped again in 2019, with average five-year rates dropping to 1%, and 10-year rates at just

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<button>

<text>Interest rates</text>

<url>https://www.slan.ch/images/Mortgage/InterestRateComparison.pdf</url>

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