

COPRE

REQUEST FOR ADVANCE PAYMENT

Affiliated company: Contract No.:

Personal data of the insured person

Name and first name: Date of birth:

AVS No.: Gender: ☐ M ☐ F

Address:

Phone: Mail:

Civil status from: ☐ single ☐ married ☐ divorced
☐ bound by a registered partnership ☐ partnership dissolved ☐ widow(er)

Use of funds

The insured person certifies that the provident funds are destined for his/her own home (principal residence), he must therefore live there and cannot rent it.

- ☐ Purchase of a home
- ☐ Construction of a home (payment of the funds at the consolidation of the building loan)
- ☐ Reimbursement of a mortgage debt
- ☐ Conversion of a home
- ☐ Acquisition of shares in a building and housing cooperative

Exact address of the home

Street:

Postcode: Place:

Owner of the home

☐ Insured person ☐ Spouse ☐

Share of ownership:

Amount of the advance payment

- ☐ Total amount available
- ☐ CHF (minimum amount CHF 20'000.-)
On (provided that COPRE has received all the necessary documents)

The insured person acknowledges that the amount cannot be used to pay taxes or other accessory costs such as notary, broker and bank fees. Besides it can only be used for his/her property share in case of co-ownership.

COPRE

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Payment address for the advance payment or address of the secured creditor or notary

IBAN (max. 34 digits):

Bank / Post (name, postcode, place, country):

Account holder:

SWIFT code (bic): Clearing/BC:

Additional questions in case of advance payment

Are you currently fully able to work? ☐ Yes ☐ No

Have you already benefited from advance payments? ☐ Yes ☐ No

If yes, amount in CHF and date

Have you made personal buybacks within the last three years? ☐ Yes ☐ No

If yes, please enclose a copy of the tax attestation(s) 21 EDP.

Enclosures

The following supporting documents must be enclosed with the present request in the case of payment:

Purchase of a home

- ☐ draft deed of sale
- ☐ copy of the mortgage agreement
- ☐ attestation from the beneficiary of the payment (bank or notary) confirming that the funds will be used for the main residence and would be returned to Copre in case the operation does not go through. This document should also mentioned the complete bank account details to use to make the payment

Construction of a home

- ☐ copy of contract from a general contractor
- ☐ building permit
- ☐ copy of the mortgage agreement or construction loan
- ☐ recent extract of the land register or draft deed of sale for the parcel
- ☐ attestation from the beneficiary of the payment (bank or notary) confirming that the funds will be used for the main residence and would be returned to Copre in case the operation does not go through. This document should also mentioned the complete bank account details to use to make the payment

Reimbursement of a mortgage debt

- ☐ recent extract of the land register
- ☐ mortgage agreement and recent statement of the debt

Conversion of a home

- ☐ recent extract of the land register
- ☐ documentation of works, estimates, offers, invoices, plans, etc.
- ☐ attestation from the beneficiary of the payment (bank or notary) confirming that the funds will be used for the main residence and would be returned to Copre in case the operation does not go through. This document should also mentioned the complete bank account details to use to make the payment

Acquisition of shares in a building and housing cooperative

- ☐ the original shares, attestation and statutes of the cooperative

For persons not married/not bound by a registered partnership, enclose a certificate of civil status less than 3 months old (to be requested from the civil registry office of your commune of origin).

COPRE

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General information

Taxation

For persons domiciled in Switzerland, the Fund notifies the amount of the advance payment or of the realisation of the pledge to the Federal Tax Administration. In this case, the insured person must pay the one-off and distinct tax on the benefits in capital of the occupational insurance by means of his own funds; the advance payment or realisation of the pledge can in no case be used to pay the taxes.

For persons not domiciled in Switzerland, the Fund must proceed with withholding tax.

Inscription in the land register (only in the case of an advance payment)

The provident institution must require the land register to include a mention of the right to sell. The costs inherent in this inscription are borne by the insured person. For persons domiciled in Switzerland, the Fund itself require the land register to include this wording. This indication, the modalities of which are set out in art. 30 e of the LPP, is also valid when inscription in the land register is not possible (cross-border workers).

Reimbursement of the advance payment

The insured person has the possibility of reimbursing the advance payment or realisation of the pledge through payments amounting to a minimum of Fr. 10'000.-.

Furthermore, he has the obligation of reimbursing the Fund in the event of the sale of the home or when the conditions of use of the latter are no longer met. In this case, the insured person, who is responsible for informing the Fund of the new situation, is entitled to request reimbursement of the tax paid at the time.

I declare that all the information provided above corresponds to the truth.

Place and date:

.....
Signature of the insured person

Place and date:

.....
Signature of the notified spouse/registered partner or
live-in companion

Authentication of the signature of the notified spouse/registered partner/live-in companion

The signature of the notified spouse/registered partner must be authenticated either by an official body (Notary, Justice of the Peace, passport service, local police or yellow identification – Post).

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Seal and signature of the official body