



OVERVIEW · BUY

Buy *with us*

On your side of the table, one step at a time. Four flat fees, each including the one below it, never a percentage.

4 steps

each includes the one below

From 190

flat fees, never a percentage

Complimentary

your buying capacity check



01 IN BRIEF

On your side of the table, *one step at a time*

A buyer often negotiates alone against the seller's agent. Choose the step that matches where you are: each one includes the step below it, and what you have already paid is deducted from the next.

190

the Passport: your financing, proven

690

the Diagnostic: your project, framed

2'900

Representation, up to 1.5 million

7'900

Property Search, from this fee by price



First of all: your buying capacity, complimentary

The bank's calculation in two minutes, with no sign-up, before the first viewing, at affinites-immobilier.ch/en/affordability. It opens your buyer portal.

02 THE FOUR STEPS

One question, *one step*

01

Passport

Proof. Does my financing hold up? 190, once, valid for six months. The foundation for everything else.

02

Diagnostic

Project. What can I buy, where, and how do I finance it? 690, Passport included.

03

Representation

One property. Is it worth the price, and how do I secure it? 2'900, or 3'900 above 1.5 million; Passport included.

04

Property Search

The search. Where is the right property, even if it is not advertised? From 7'900, balance at the deed; Diagnostic and Representation included.

No figure yet

Start with the buying capacity check, complimentary.

Proving your financing

The Buyer Passport.

A project to frame

The Diagnostic, before you search.

A property spotted

Representation. If you want us to search for you: Property Search.



03 THE COMPARISON

What each step *includes*

	 PASSPORT	 DIAGNOSTIC	 REPRESENTATION	 PROPERTY SEARCH
The moment	Proving your financing	Before you search	You have spotted a property	You want us to search for you
Price	190	690	2'900 / 3'900	From 7'900
Buyer Passport	Six rights, six months	Included	Included	Included
Budget and equity	Capacity verified against documents	Full, written report	Applied to the property	Full, Diagnostic included
Property search	No	No	No	Public market, network, off-market, direct approach
Pre-viewings	No	No	No	By Alexandre
Property analysis and PPE file	No	What to ask for	For the property	For the chosen property
Second viewing, offer, negotiation	No	General strategy	Yes	Yes
Bank, notary, deed	No	Countdown timeline	Yes	Yes
Commitment	No subscription	None	One engagement per property	Six-month mandate, exclusive search
Payment	190 on ordering	690 on ordering	900 on ordering, balance at the deed	1'500 on ordering, balance at the deed
If you do not buy	Retained once documents are verified	690 retained	900 retained, nothing more	1'500 retained, nothing more

Amounts excl. VAT. Everything is ordered and paid online, through SumUp; we never see your card. Property Search: 7'900 up to 800'000, 11'900 up to 1.5 million, 15'900 up to 2.5 million, on quotation above, based on the actual purchase price.



04 OUR RULES

Nothing overlaps, *nothing is paid twice*

- ✓ **You move up a step; you never pay twice**
What you have paid for one step is deducted from the next: within six months, or within twelve months for the Passport.
- ✓ **Representation never searches**
It handles the property you have found. To search, it is Property Search.
- ✓ **Never both sides**
If we are selling a property you are interested in, we tell you straight away: no step applies to it.
- ✓ **The Diagnostic never concerns a specific property**
As soon as a specific property is on the table, it is Representation.
- ✓ **A property you find yourself during a Property Search**
It is billed at the Representation price, not at the Property Search scale.
- ✓ **No payment from the seller**
Any referral commission offered by the seller's agency is deducted from your fees.

05 DEDUCTIONS

From one step *to the next*

- ✓ **The Passport**
Its 190 is deducted from a Diagnostic, Representation or Property Search entrusted to us within twelve months of payment.
- ✓ **Representation**
A Diagnostic paid within the previous six months, or a Passport within the previous twelve, is deducted from the balance at the deed.
- ✓ **The Diagnostic**
Its 690 is deducted from Representation or Property Search entrusted to us within six months. A Passport already paid and still valid is refunded: 190 back to you.
- ✓ **Property Search**
A Diagnostic or a Representation deposit paid within the previous six months, or a Passport within the previous twelve, is deducted from the flat fee.

06 WHY FLAT FEES

A percentage is an incentive *to buy at a higher price*

A full search commonly costs 2 to 3% of the price, on success: 24'000 to 36'000 on a property at 1.2 million. Between the complimentary help, which serves the seller or the bank, and those percentages, independent advice at a fixed price was missing. Our doctrine on the seller's side holds on the buyer's side too: a flat fee known in advance, which does not rise with the price you pay.



07 OUR INDEPENDENCE

Never *both sides*

For a property published in our gallery, we represent the seller. If a property you are interested in is one of our sale mandates, we tell you straight away, and no step applies to it. We receive no payment from the seller or the seller's agency.

08 GETTING STARTED

What the bank *will ask you for*

- | | |
|---|---|
| ☐ Your last three payslips | ☐ Statements of your equity |
| ☐ Your latest tax return | ☐ An identity document |
| ☐ Your second-pillar pension certificate | ☐ Your residence permit, if applicable |

To choose well: your real monthly budget, the municipalities and transport links you want, what is essential and what is negotiable, your moving timeframe.



Purchase costs, on top of the price

In the canton of Vaud, property transfer tax, notary and land register come to about 3.2% to 4.3% of the price, depending on the municipality. The bank does not finance them: they are paid from your own funds, on top of the 20% equity, on the day of the deed. The notary gives the exact figure.



Payment

Each step is ordered and paid online, through SumUp. A confirmation email arrives within a few minutes, then Alexandre calls you back. Nothing received within an hour: call 021 312 85 58.

We never represent both the seller and the buyer in the same negotiation.

Let us start with *your capacity*

The bank's calculation in two minutes, complimentary and with no sign-up, at affinites-immobilier.ch/en/affordability. Or call us: Alexandre calls you back within 24 working hours.

TELEPHONE

021 312 85 58

day and night, weekends included

EMAIL

hello@affinites.ch

reply within 24 working hours



This service online

Alexandre · Affinités Immobilier
Avenue de Lavaux 70A, 1009 Pully

OUR SERVICES



Valuation



Essentiel



Premium



Commercial



Passport



Diagnostic



Representation



Property Search