



GUIDE · BUY

Financing *your purchase*

The calculation your bank will make, before your first viewing:
imputed rate, equity, Vaud purchase costs, and what the bank will
ask for.

5%	20%	3.2 to 4.3%
the imputed rate the bank tests	equity at least, costs on top	purchase costs in the canton of Vaud



01 IN BRIEF

How much can you *really afford to buy?*

The complimentary instrument on the Affordability page makes the bank's calculation before your first viewing, in two minutes, with no sign-up. The calculation runs in your browser: nothing reaches us until you send the result.

5%

imputed interest, not the rate of the day

33%

of gross income, at most, for the costs

80%

of the value, at most, financed by the bank

10%

equity at least not from the second pillar

02 THE AFFORDABILITY CHECK

What the instrument *asks you*

**The purchase price**

Left empty, the calculation gives the maximum price you can aim for.

**The bank's value**

If known: the bank lends on the lower of the two values.

**Your equity**

Savings, securities, gifts, second and third pillars; including the second-pillar share, by withdrawal or pledge.

**Gross household income**

Salaries, 13th month, regular bonuses.

**Loans and leases**

The annual cost of loans, leases and alimony.

**Age of the oldest buyer**

It sets the horizon for amortisation, before age 65.

**Income in retirement**

Optional: AHV/AVS and occupational pension, if you know them.

**Two settings**

The actual rate of the day and your municipality's transfer tax.

The result shows two monthly amounts: the bank's test, at 5%, and what you will actually pay, at the actual rate. The calculation is indicative, based on the usual rules of Swiss banks; it does not constitute a financing agreement.



03 THE BANK'S RULE

What decides *your purchase*

The imputed rate	The bank calculates your interest at 5%, not at the rate of the day, adds amortisation and 1% of the price for maintenance: the total must stay below one third of gross income.	Loan-to-value	The bank finances up to 80% of the value: you therefore need at least 20% equity, of which at least 10% not from the second pillar.
First rank	Up to two thirds of the value, the debt is well secured.	Second rank	Between two thirds and 80%, riskier: it is amortised over 15 years, or before age 65 if retirement comes sooner.
The lower of two values	The bank lends on the price or its own valuation, whichever is lower. A property at 1 million valued at 900'000: a loan of 720'000 at most, and 80'000 more equity.	Age and retirement	If income in retirement is entered, the calculation shows the affordability ratio in retirement. The bank will redo it with pensions: plan for faster amortisation.

04 EQUITY

What the bank *accepts*

At least 20% of the price, of which at least 10% not from the second pillar: savings, securities, gifts, third pillar. The second pillar tops it up, by withdrawal or pledge.



Purchase costs are paid from your own funds

The bank does not finance purchase costs: they come on top of 20% of the price. On 1 million: 200'000 of equity plus 43'000 of costs, i.e. about 243'000.

05 AFTER THE CALCULATION

From a figure *to proof*

Your calculation by email. You state your plans, your timeframe and where you are looking; the details arrive by email and your buyer portal opens. If you ask, Alexandre calls you within 24 working hours: what the bank will ask for, and in what order; how to strengthen your file before the first viewing.

The Buyer Passport, CHF 190. This figure is an estimate. Alexandre verifies your documents and confirms your capacity in writing within three working days: a dated capacity, at the banks' imputed rate, to attach to your offers. Valid for six months.



06 VAUD PURCHASE COSTS

About 3.2 to 4.3% of the price, *on top of the price*

ITEM	RATE	WHAT IT IS
Cantonal transfer tax	2.2%	The State of Vaud's tax on the transfer of ownership
Municipal transfer tax	0 to 1.1%	The municipality's share: up to half the cantonal rate, depending on the municipality
Notary, land register, mortgage certificates	~1%	More if the mortgage is large
Total	~3.2–4.3%	Depending on the municipality; the notary gives the exact figure

Property transfer tax is in principle borne by the buyer. Everything is paid on the day of the deed, at the notary's office.

07 WHAT THE BANK WILL ASK FOR

The documents, *and in what order*

- | | |
|---|---|
| ☐ 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 |

I	II	III	IV	V
Agreement in principle	Search and viewings	Firm agreement	The pension fund	The deed
The Buyer Passport and the bank's agreement in principle, before searching.	With your budget known, you view what you can finance.	The offer, then the bank's firm commitment on the specific property.	If the second pillar is used: several weeks, to be filed once the promise of sale is signed.	At the notary's: the price, the costs, the ownership.

Usual timescales in Vaud, to be confirmed with the bank and the notary. If you are selling your home, allow four to six months to the deed; as a tenant, notice is usually given three months before a termination date, by registered letter.

Make *your bank's* calculation

Two minutes, no sign-up. Receive the details by email and, if you ask, Alexandre calls you back within 24 working hours.

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This service online

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OUR SERVICES



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