



GUIDE · BUY

The Affinity *Index*

The right match between a property and its buyer, measured out of 100. A property is shown only to those who can buy it and are genuinely looking for it.

Out of 100

every buyer against every property

Five pillars

weighted, from the heaviest to the lightest

75 and above

a strong match



01 IN BRIEF

A measure *that can be read*

Every buyer in the register is measured against every property, out of 100. Barriers first, which set aside what cannot succeed; then five weighted pillars, which rank the rest. Al reads, arithmetic ranks, the broker decides.

4

barriers, binary, not open to negotiation

5

weighted pillars, out of 100 points

50

the value of an unknown pillar, never 0

70

minimum Index of a property in Property Search

02 BARRIERS FIRST

What cannot *succeed*

**Budget**

The price exceeds by more than 10% the buying capacity calculated under Swiss banks' rules.

**Property type**

The buyer said they are looking for a house; we do not show them a flat.

**Closed file**

They have already bought, or are no longer looking.

**Conflict**

We do not show sellers their own property.

These barriers are binary and not open to negotiation: anything that allows an exception belongs to the Index, not to the barriers.

03 THEN, FIVE PILLARS

From the heaviest *to the lightest*

PILLAR	POINTS	WHAT IT MEASURES
Finance	30	Capacity against the price, and the strength of the financing: a bank's verdict weighs more than an intention.
Requirements	25	Type, rooms, floor area: what the family or the business needs to be able to do there.
Location	20	The municipality or region sought, read as closely as possible: Lavaux, East of Lausanne, Riviera.
Timing	15	The purchase horizon and the file's progress. The right match made too early is a missed match.
Qualities	10	What makes one property preferable: the view, the quiet, outdoor space, a parking space.



04 READING THE INDEX

Strong, possible, *weak*

75 and above

strong match

60 to 74

possible match

Below 60

weak match

In the buyer portal, the Properties section shows properties with an Index of 60 and above. In Property Search, only properties with an Index of at least 70 are presented. When a property is published, a personal letter goes to the buyers in the register whose Index reaches 75, once the broker has approved it: no letter is sent without that approval.

05 AN EXAMPLE

A flat in Lutry, *a couple looking in Lavaux*

Index 87, reliability 90%: four pillars known out of five.

PILLAR	WEIGHT	SCORE	WHY
Finance	30	92	Capacity of 1.15 million for a price of 1.05 million
Requirements	25	100	Type sought, 4.5 rooms for at least 4
Location	20	85	Within the region sought
Timing	15	85	Purchase planned in three to six months
Qualities	10	50	Unknown: no specific features stated, the pillar counts as 50



Reliability

Never a bare number: the Index states its reliability, the share of pillars actually known, and is shown with its breakdown. An 87 on two known pillars is not worth an 87 on five.



06 HOUSE RULES

Six rules, *in writing*

I. Unknown counts as 50, never 0

A buyer who has not told us everything is not penalised for their silence. Without this rule, the register would close in on the regulars.

II. Never a bare number

The Index states its reliability and is shown with its breakdown.

III. AI reads, arithmetic ranks, a person decides

Artificial intelligence reads the files and drafts; a written calculation ranks; the broker decides on every presentation.

IV. The client always chooses

We present a property; we do not recommend it against your judgement. The seller chooses their buyer, the buyer chooses their property.

V. Nothing about who you are

No personal criteria: not origin, not nationality, not family situation. The Index reads what you are looking for and what a bank will finance.

VI. Nothing we would not dare to show

Anyone may ask to see what concerns them in their Index. A criterion we would not dare to show has no place in it.

07 WHAT IT IS FOR

Fewer viewings, *better viewings*

You are buying. You receive the properties that suit you, often before they go online, and never those you could not finance. A few criteria are enough; what you leave unsaid counts for half, not for nothing.

You are selling. Your property is shown only to buyers who are the right match: visitors who can buy and are looking for what you offer. Every piece of feedback is reported to you on Monday, with what it says about the price.



Confidentiality

You may ask at any time to see what concerns you in your Index, and to have your data deleted. It serves your plans only; it is never sold or passed on.

Let us find *the right match*

Calculate your buying capacity in two minutes: your calculation opens your place in the register and your buyer portal.

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reply within 24 working hours



This service online

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OUR SERVICES



Valuation



Essentiel



Premium



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Representation



Property Search