



KIT · BUY

The *buyer's* kit

Everything to read before buying: the house, the four steps, the Buyer Passport and financing.

4

sheets together

23

pages



CONTENTS

This kit *contains*

Four sheets from the Affinités Immobilier library, gathered in a single document. Each keeps its own cover, medallion and contact page.

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All our sheets, one by one: affinites-immobilier.ch/en/documentation



PRESENTATION · THE HOUSE

The house *in brief*

The estate agency of Affinités, based in Pully. Artificial intelligence for evidence and speed, a broker for trust.

10 years

of transaction experience

200+

transactions, residential and commercial

Day and night

the telephone answers, weekends included



01 WHO WE ARE

An agency born of *an AI consultancy*

Affinités guides SMEs in French-speaking Switzerland through their move to artificial intelligence. Affinités Immobilier brings the same discipline to the property transaction: every official record read, every figure justified, every step run by a system and checked by a professional.

The broker's trade has barely changed in thirty years, while information about a property has become public, abundant and calculable. Artificial intelligence does not sell your property: it brings evidence, speed and the memory of every file. Judgement, viewings and negotiation remain human.

10 years

of transaction experience

200+

successful transactions

48 hfor a written valuation
report, complimentary**24 / 7**the telephone answers,
every day

02 WHO DOES WHAT

The machine proves, *the broker decides*

Artificial intelligence reads the federal register of buildings and the land survey as soon as the address is entered; adjusts every comparable with the official index of the Federal Statistical Office; reads minutes, energy certificates and leases; qualifies every buyer according to their bank's calculation; drafts listings in three languages.

The broker visits the property: the light, the real condition, the noise, what no data can see. He sets the price and defends it, decides on every presentation, conducts viewings, negotiates, checks the financing behind each offer and coordinates the bank and the notary up to the deed.

AI reads and drafts, arithmetic ranks, a person decides. And the client always chooses.



03 YOUR CONTACT

Alexandre, *from the first call to the keys*

Background	Broker trained with USPI, the Swiss association of real-estate professionals. Founder of Affinités.	Experience	Ten years in transactions and more than two hundred successful transactions, residential and commercial.
Method	He handles every mandate himself, from valuation to handing over the keys: no hand-offs, no call centre.	Area	Lavaux, Lausanne and East Lausanne, known street by street: Pully, Lutry, Paudex, Belmont, Bourg-en-Lavaux; the Riviera too.

04 WHAT THE HOUSE DOES

Sell, buy, *invest*

**Sell**

Condominium flats (PPE), villas, houses, building land: a fixed flat fee, under exclusive mandate, never a percentage.

**Buy**

A complimentary affordability check, then four flat-fee steps, on your side of the table.

**Commercial**

Investment and mixed-use buildings, premises and offices, businesses: on quotation, on success.

**Abroad**

A selection of properties outside Switzerland, presented with the same file as a property here.

**Online instruments**

Value your property, check your buying capacity or the yield of a building, ask the Advisor: all complimentary.

**Reception**

Noah answers the telephone day and night and takes your request; Alexandre calls you back.

05 A SALE

Thirteen steps, *four stages*

I

Value

Discovery of the project, visit and valuation, signed mandate, pre-analysis and official data.

II

Prepare

File and documents verified; photos, plans and 3D tour depending on the package; documents read and summarised.

III

Sell

Targeted distribution, qualified buyers, viewings, offers compared, negotiation.

IV

Complete

Financing confirmed, deed at the notary's, handover of the keys.



06 OUR SERVICES

Eight services, *never a percentage*

				
	SELL	VALUATION REPORT	ESSENTIEL	PREMIUM
For	Knowing your property's value	Flats and houses	Villas and distinctive properties	Yield, premises, businesses
Price	Complimentary	8'900	13'900	On quotation
Payment	No commitment	Nothing up front, all at the deed	2'900 on signing, deducted; 11'000 at the deed	On successful completion

				
	BUY	PASSPORT	DIAGNOSTIC	REPRESENTATION
For	Proving your financing	Framing your project	Securing a property found	Searching for you
Price	190	690	2'900, or 3'900 above 1.5 million	From 7'900, by purchase price
Payment	On ordering, online	On ordering, online	900 on ordering; balance at the deed	1'500 on ordering; balance at the deed

Amounts excl. VAT. On the buyer side, each step contains the one below it, and whatever has been paid is deducted from the next. Full schedule: document E22.

07 REACH US

One call, *day and night*

Telephone +41 21 312 85 58, day and night, weekends and holidays included. Noah takes the request; Alexandre calls back within 24 working hours.

Email hello@affinites.ch: the broker replies within 24 working hours.

Address Avenue de Lavaux 70A, 1009 Pully, by appointment.

Online affinites-immobilier.ch/en: valuation, buying capacity, the Advisor.

Let us look at *your project*

A first conversation, with no commitment. To sell, a written valuation report within 48 hours of the visit, complimentary.

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



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
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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.
- ✓ **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.
- ✓ **Representation**
A Diagnostic paid within the previous six months, or a Passport within the previous twelve, is deducted from the balance at the deed.
- ✓ **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

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OUR SERVICES



Valuation



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Passport



Diagnostic



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Property Search



SERVICE SHEET · BUY

The Buyer *Passport*

Your financing, proven before the viewing. Dated and valid for six months, it goes with your offers and opens the properties the market does not see.

190 once, online	6 months of validity	3 days working days to verify
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01 IN BRIEF

Your financing, *proven before the viewing*

Alexandre checks your documents and confirms your buying capacity in writing. For six months, this dated Passport goes with your offers and opens the properties the market does not see. A seller chooses the offer that holds.

190

paid once; no subscription

6 monthsfrom the date of
verification**3 days**working days to check your
documents**5**documents, as PDF or
photo

02 WHAT YOU ARE ENTITLED TO

Six rights, *for six months*

**Verification of your documents**

Identity, income, tax, equity, second pillar: read and checked by Alexandre within three working days of receiving the full set.

**Your written, dated Passport**

Your capacity confirmed at the banks' imputed rate, ready to attach to your offers.

**Early preview**

Properties that match your project, shown to you ten days before any publication.

**Discreet sales**

Properties never published, presented one by one to verified Passport holders only. In Switzerland and abroad.

**Viewing priority**

On our properties, your viewing request comes before those of unverified buyers.

**A call with Alexandre**

Twenty minutes to go over your capacity, your equity and your offer strategy with you.



03 YOUR DOCUMENTS

Five documents, *a photo will do*

- | | |
|--|--|
| ☐ An identity document | ☐ Your latest tax return |
| ☐ Your last three payslips, or last two balance sheets if self-employed | ☐ Statements of your equity |
| | ☐ Your second-pillar certificate, if you plan to use it |

They are listed in your buyer portal, with where to obtain them, and are uploaded there: PDF, JPG or PNG, 3 MB at most; a photo taken on your phone is fine.

04 HOW IT WORKS

Four steps, *one week at most*

I

You order

A single payment of 190, online, secured by SumUp.

II

Your portal opens

An email gives you your personal link; the five documents are listed there.

III

You upload your documents

A PDF or a photo taken on your phone is enough.

IV

Alexandre checks and confirms

Within three working days. Your Passport is dated: it is valid for six months.

**Where to order it**

On the Passport page (affinites-immobilier.ch/en/buyer-passport), from the Properties page, or from the Passport tab of your buyer portal. The email arrives within a few minutes; nothing received within an hour: call 021 312 85 58.

05 CONFIDENTIALITY

Your documents *stay with the agency*

Your documents are kept in a protected area and consulted by Alexandre alone. They are never passed on to a seller: with your consent, the seller receives only the statement “capacity verified” and its date. They are deleted on request, and at the latest twelve months after the Passport expires.



06 THE TERMS

Written down *before you order*

Duration	Six months from the date of verification. At the end of that period the Passport expires; you renew it with up-to-date documents, at the rate then in force.	Price	190, paid once online, through SumUp. No subscription, no automatic renewal.
Refund	In full on request as long as no document has been verified. After that, the price is retained, even if the confirmed capacity differs from what you hoped for.	Deduction	The price of the Passport is deducted from our fees if, within twelve months of payment, you entrust us with a Diagnostic, Representation or Property Search.

07 WHAT IT IS NOT

A proof, *not a privilege***A loan**

Only your bank grants the mortgage, on the specific property.

**A privilege on price**

Two equal offers, with equal financing, are treated the same way.

**A promise of a property**

An off-market property is presented to you if it matches your project and its seller has chosen to do so.

What you gain is time: being ready, and being first.

Open *your Passport*

190, once, valid for six months. Don't know your capacity yet? Work it out in two minutes at affinites-immobilier.ch/en/affordability, complimentary.

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reply within 24 working hours



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OUR SERVICES



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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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