

FRYMAA

Stadtwohnungen mit Naturanschluss

FINANCING GUIDELINES

INDIVIDUAL FINANCING SOLUTIONS FOR YOUR HOME

Status as of March 2026



FINANCING

ON SOLID GROUND

Would you like to realize your dream of owning a home at FRYMAA and are looking for the right financing partner? Are you unsure which financing options best suit you and your property at FRYMAA? Our competent partners are proven experts in the field of home ownership and are happy to assist you, from reliable financing assessments to the transfer of ownership. We are here for you, so you can fulfill your dream – always standing on solid ground.

FINANCING EXAMPLE ZÜRCHER KANTONALBANK

AN EXAMPLE CALCULATION OF YOUR MONTHLY COSTS

PURCHASE PRICE

Purchase price of condominium No. LBS28_10103 3.5-room apartment incl. 1 parking space	CHF 1'430'000.00
20% Equity ¹	CHF 286'000.00
80% Mortgage	CHF 1'144'000.00

COSTS

ZKB Starter Mortgage 1.115% ²	CHF 12'504.00
Annual amortization (within 15 years to 2/3 of the purchase price)	CHF 12'800.00
Additional costs (0.7% of the purchase price)	CHF 10'010.00
Annual housing costs³	CHF 35'314.00
Monthly housing costs	2'943.-

¹The equity share is at least 20%. At least 10% must come from own funds, which may not originate from advance withdrawals or pledging of occupational pension funds (2nd pillar).

²Interest rates and all other information are non-binding as of 11.03.26. Conditions can only be provided after a detailed review of all documents.

To ensure carefree living even during interest rate fluctuations, we calculate affordability with a long-term average interest rate of 5%. Interest is calculated according to international standards (365/ or 366/360 days).

³Annual housing costs should not exceed 35% (guideline) of your annual net income.

GUIDELINES

SEVEN STEPS TO HOME OWNERSHIP

1. Financing Assessment

An initial financing assessment is advisable even before looking for a suitable property. Your financing advisor can quickly and comprehensively show you your options. For the first meeting with your financing advisor, please bring the following documents:

- Current tax return
- Current salary certificate
- Current pension fund statement (if needed)*
- Current balance of the 3rd pillar (if needed)
- Documents on the condominiums at FRYMAA

Don't forget to request a financing confirmation, as you will need this to reserve an apartment at FRYMAA. The confirmation must come from a financing institution domiciled in Switzerland.

2. Reservation

You have received financing approval for your apartment from your financing advisor and decide to make a binding reservation. You can make the reservation directly online using the reservation agreement.

Steps required:

- Complete and sign the digital reservation agreement (please have a scan of your ID, passport, or residence permit as well as the financing confirmation ready)
- Reservation payment of CHF 30'000 to the account specified in the reservation agreement

3. Configure Your Dream Apartment

Design your dream apartment entirely according to your preferences! After completing the reservation, configure the interior design of your new home with the online apartment configurator. The purchase price consists of the base price plus any parking spaces and additional costs from the configuration. For this reason, the signed configuration sheet is part of the purchase contract and will also be notarized.

4. Individual Purchase Contract / Contract Folder

After reservation, you will receive access to the buyer portal, which contains the complete contract folder with all relevant documents. In addition, the individual purchase contract for your apartment will be drawn up by the responsible notary and sent to you for review and forwarding to your bank.

5. Notarization Appointment (expected from spring 2026)

At the notarization appointment, we require the following documents:

- Proof of payment or receipt of partial purchase price payment (20% minus reservation payment)
- Bank's payment commitment for the remaining 80% valid at least 4 months after the announced handover date per purchase contract
- Passport or identity card and, if applicable, residence permit
- AHV number
- Signed configuration sheet

6. Transfer of Ownership (handover expected spring 2028)

At or before the transfer of ownership, we require the following documents:

- Establishment of mortgage certificate by your bank through the notary, if a mortgage is taken out
- After the transfer of ownership, the remaining purchase price payment of 80% will be triggered (according to payment commitment).

7. Handover of the Apartment

The handover of the apartment takes place with the delivery of keys.

Congratulations and welcome! You are now the proud owner of your new dream apartment at FRYMAA.

* Especially with new-build projects, there are pension funds where funds can only be withdrawn upon transfer of ownership. However, at notarization, an irrevocable payment commitment for the total purchase price must be presented.

OUR NETWORK

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