

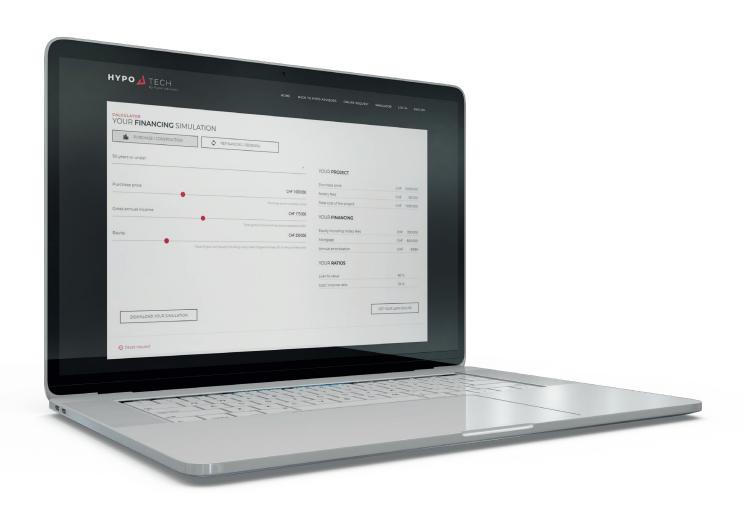
HYPO TECH

USER GUIDE



FINANCING SIMULATOR
ONLINE MORTGAGE APPLICATION





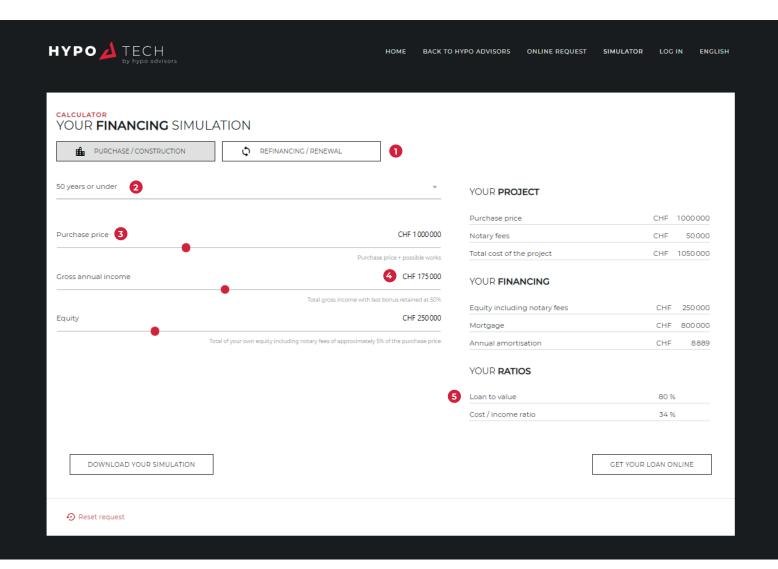
CALCULATOR

FINANCING SIMULATOR



CALCULATOR

FINANCING SIMULATOR



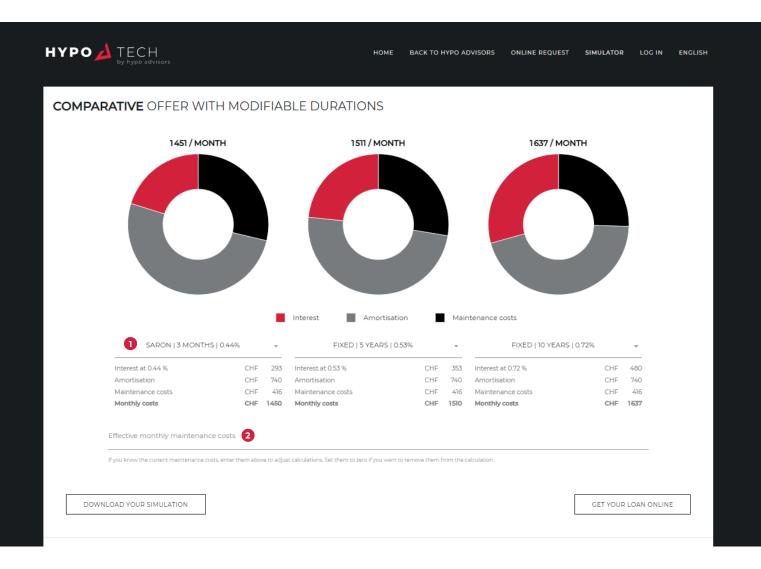
CALCULATE THE MAXIMUM PURCHASE PRICE OF YOUR DREAM PROPERTY, TAKING INTO ACCOUNT YOUR AVAILABLE INCOME AND EQUITY, AND OBTAIN YOUR FINANCING CERTIFICATE

- 1. Select the type of transaction (purchase/construction or takeover of an existing loan)
- **2.** Enter your age at the time the loan is drawn down (to calculate the required amortisation)
- **3.** Set a starting amount using the gauges (purchase price, equity or disposable income); the other variables adjust automatically.
- **4.** Adjust the other parameters to refine the calculation (it is also possible to enter numbers directly to the right of the gauges)
- 5. The feasibility of the operation is indicated



FINANCING SIMULATOR

COMPARATIVE OFFER



FUTURE MORTGAGE CHARGES ARE DETAILED AND CAN BE ADJUSTED

- 1. Selection of interest rates and terms.
- 2. Indication of actual maintenance costs instead of an average rate of 0.5% (optional)

You can then download or receive your personalised simulation by email and proceed with an online mortgage application



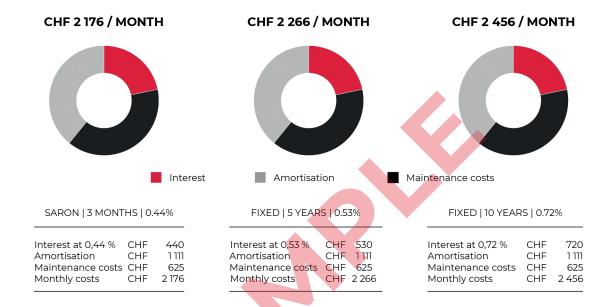


Simulation of 13 September 2021

Purchase or construction of a main residence Age at the time of mortgage use: 50 years or under

		YOUR RATIOS		
CHF	1500 000	Loan to value		80 %
CHF	75 000	Cost / income ratio		33 %
CHF	375 000	Annual amortisation	CHF	13 333
	CHF	CHF 75 000	CHF 1500 000 Loan to value CHF 75 000 Cost / income ratio	CHF 1500 000 Loan to value CHF 75 000 Cost / income ratio

Mortgage CHF 1 200 000



We draw your attention to the regulations in force which require that your own funds from a source other than your 2 nd pillar / vested benefits must represent at least 10% of the purchase price (the notary fees are not assimilated to equity, they are to be considered in addition). For financing a second home or rental property, please contact us.

Our financing experts will be happy to work out a tailor-made offer for you :

HYPO ADVISORS SA

Avenue Krieg 7 | 1208 Geneva 022 347 24 24 info@hypo-advisors.ch

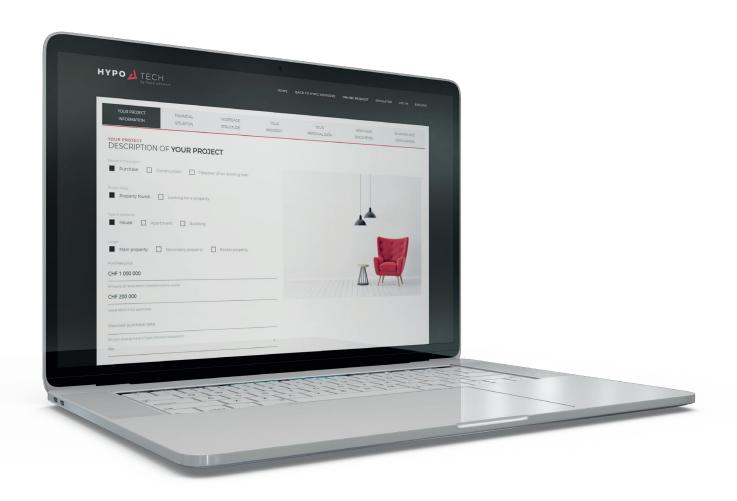
You can also submit your application online via our website:

www.hypo-advisors.ch

We look forward to assisting you in your project.

This simulation is intended for informational purposes only. It is based on the information you have entered on our digital platform, without checking its accuracy by us. The effective interest rates depend on a series of factors which will be determined by the financial institution selected as well as the overall development of the business relationship with the selected partner; they are therefore purely indicative and may vary depending on the elements mentioned above as well as daily variations in the interest rate market. Unless you have entered actual maintenance costs on our platform, these are estimated (0.5% of the purchase price) and may differ significantly from the real costs. Notary fees are estimated according to an average range and can vary substantially depending on the type of transaction and cantonal regulations (e.g. Casatax in Geneva). All the data contained in this simulation therefore does not constitute a contractual basis.





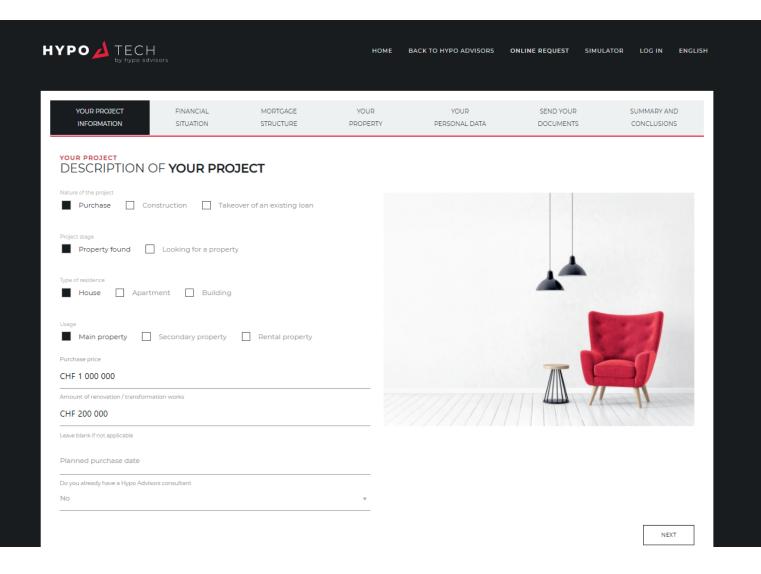
HYPO TECH

ONLINE MORTGAGE APPLICATION



HYPO TECH

ONLINE MORTGAGE APPLICATION



SELECT THE TYPE OF TRANSACTION AND ITS CHARACTERISTICS



FINANCIAL SITUATION

YOUR PROJECT INFORMATION STUATION STRUCTURE PROPERTY PERSONAL DATA DOCUMENTS SUMMARY AND CONCLUSIONS FINANCIAL SITUATION DESCRIPTION OF YOUR FINANCIAL SITUATION Number of borrowers	YPO 🛕 TECH by hypo advisors	HOME BACK TO HY	/PO ADVISORS ONLIN	E REQUEST SIMULATOR	MY REQUESTS MY PROFI	LE LOG OUT ENGLISH
DESCRIPTION OF YOUR FINANCIAL SITUATION Number of borrowers 2 borrowers More than 2 borrowers First name David Date of Birth 13-03-1982 Annual income Cross annual salary CHF 120 000 Last bonus received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received M						
Titorrower 2 borrowers More than 2 borrowers First name David Date of birth 13-03-1982 Annual income Gross annual salary CHF 120 000 Last borrus received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received	FINANCIAL SITUATION DESCRIPTION OF YO	UR FINANCIAL SITUAT	ION			
David Date of birth 13-03-1982 Annual income Gross annual salary CHF 120 000 Last bonuar received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received	_	More than 2 borrowers				
Annual income Cross annual salary CHF 120 000 Last bonus received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received	First name					
Annual income Gross annual salary CHF 120 000 Last bortus received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received	David					
Annual income Gross annual salary CHF 120 000 Last bortus received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received	Date of birth					
Annual income Cross annual salary CHF 120 000 Last bonus received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received			336			
Cross annual salary CHF 120 000 Last bonus received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received						
Cross annual salary CHF 120 000 Last bonus received CHF 20 000 Pension / AVS / Al annuities Family allowance Maintenance allowance received	Annual income					
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Pension / AVS / Al annuities Family allowance Maintenance allowance received	CHF 120 000					
Pension / AVS / Al annuities Family allowance Maintenance allowance received	Last bonus received		- 1			
Family allowance Maintenance allowance received	CHF 20 000		1000			The track
Family allowance Maintenance allowance received						
Maintenance allowance received	Pension / AVS / AI annuities					
Maintenance allowance received						
Maintenance allowance received	Family allowance					1 6 6
	Maintenance allowance received					Control of Control
	Other income					

FILL IN YOUR FINANCIAL DATA



MORTGAGE STRUCTURE

PO TECH by hypo advisors			номе	ВАСК ТО НУРО АЕ	OVISORS C	ONLINE REQUEST	SIMULATOR	LOG IN	ENG
	NANCIAL MORTGAGE TUATION STRUCTURE		YOUR PROPERTY	YOUR PERSONAL		SEND YOUR DOCUMENTS		SUMMARY A CONCLUSIO	
COMPOSE YOUR MORTGAGE STRUCTURE OF YOU	R MORTGAGE		МО	RTGAGE			С	HF 960	000
Purchase price	CHF	1 000 000	Loan to	o value				80 %	~
Works	CHF	200 000	Cost/i	ncome ratio				28.27 %	~
Cost of the transaction	CHF	1 200 000	Annua	l amortisation			CHF	10 666	
Please enter the equity you want to i		To use	Availab	ole - Elisabeth				To use	
Please enter the equity you want to i Available - David Cash, savings, securities		To use		avings, securities			CHF	To use	
Please enter the equity you want to i Available - David Cash, savings, securities CHF 200 000 And pillar / vested benefits*	invest in the operation		Cash, s	avings, securities 50 000 lar / vested benefi	ts		CHF		
Please enter the equity you want to i Available - David Cash, savings, securities CHF 200 000 2nd pillar / vested benefits* CHF 100 000 5rd pillar banking assets	invest in the operation CHF	50 000	Cash, s CHF 25 2nd pil CHF 80	savings, securities 50 000 lar / vested benefi 0 000 ar banking assets	ts			20 000	
Please enter the equity you want to i Available - David Cash, savings, securities CHF 200 000 2nd pillar / vested benefits* CHF 100 000 3rd pillar banking assets CHF 50 000 Donation received for the purchase	invest in the operation CHF	50 000	Cash, s CHF 25 2nd pill CHF 80 3rd pill CHF 40	lar / vested benefit of 0000 ar banking assets 0000 on received for the			CHF	20 000	
YOUR OWN AVAILAE Please enter the equity you want to i Available - David Cash, savings, securities CHF 200 000 2nd pillar / vested benefits* CHF 100 000 3rd pillar banking assets CHF 50 000 Donation received for the purchase CHF 50 000 Total - David CHF 400 000	invest in the operation CHF CHF	50 000 50 000 amount	Cash, s CHF 25 2nd pill CHF 80 3rd pill CHF 40 Donati	savings, securities 50 000 lar / vested benefice 0 000 ar banking assets 0 000 on received for the 0 000 Elisabeth			CHF	20 000 40 000 20 000	
Please enter the equity you want to i Available - David Cash, savings, securities CHF 200 000 2nd pillar / vested benefits* CHF 100 000 3rd pillar banking assets CHF 50 000 Donation received for the purchase CHF 50 000 Total - David	chf	50 000 50 000 amount 20 000	Cash, s CHF 25 2nd pill CHF 80 3rd pill CHF 40 Donati CHF 50 Total -	lar / vested beneficed on the control of the contro	e purchase		CHF CHF	20 000 40 000 20 000 40 000	

TAILOR YOUR MORTGAGE TO YOUR NEEDS BY INDICATING HOW MUCH OF YOUR ASSETS YOU WISH TO INVEST IN THE TRANSACTION

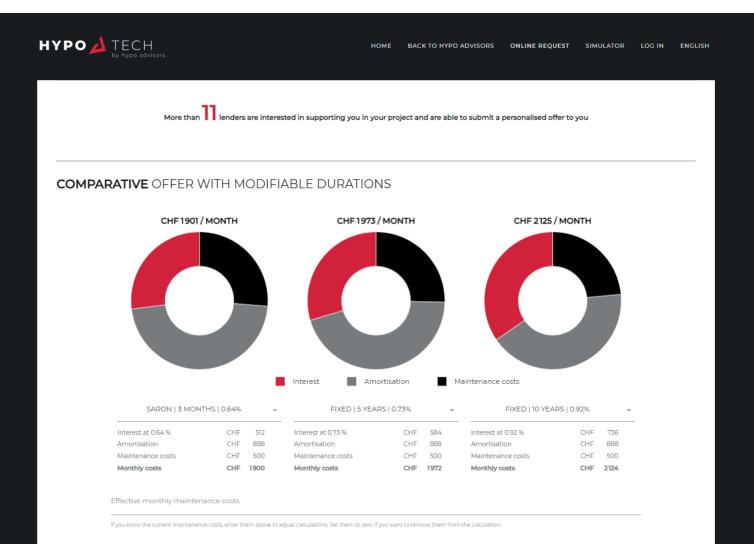
The tool automatically adjusts the mortgage amount and the qualifying ratios.

An estimate of the notary's fees is calculated.

Then discover our best offer



COMPARATIVE OFFER



THE TOOL COMPARES YOUR FINANCIAL DATA WITH THE RULES APPLIED BY OUR PARTNERS AND DETERMINES THE NUMBER OF SERVICE PROVIDERS ABLE TO SUPPORT YOU

The best offer is displayed. It can be refined by changing the loan duration and entering the actual maintenance costs.



PROPERTY

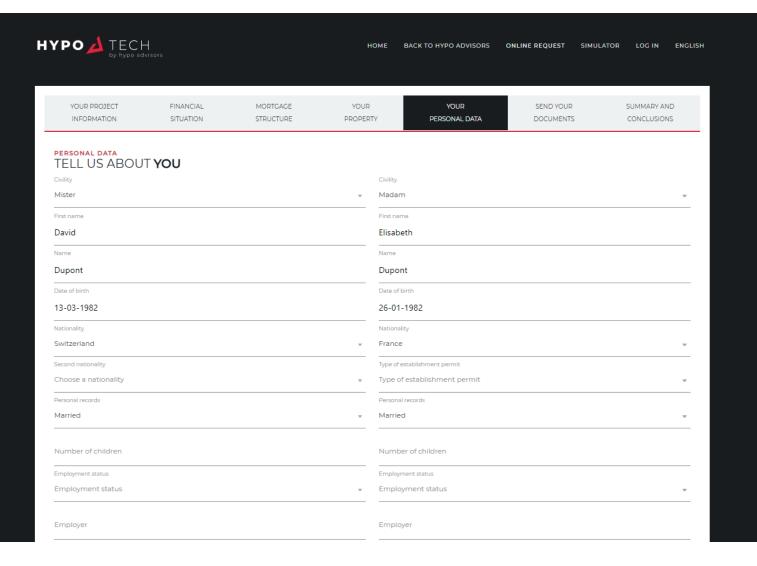
YPO 🛕 TECH by hypo advisors	ном	E BACK TO HYPO ADVISO	RS ONLINE REQUEST	SIMULATOR LOG IN	ENGLISH
	ORTGAGE YOUR RUCTURE PROPERTY	YOUR PERSONAL DATA	SEND YOUR DOCUMENTS	SUMMARY AI CONCLUSIOI	
PROPERTY TO FINANCE DESCRIPTION OF YOUR PROPERT	Y				
Property address					
Street	N	lumber			
Postal code City					
Country			流	No land	
Switzerland					and the same of th
Information about the property					
Type of house Individual Twin Contiguous					
Living space area in m ²	Land surface area in m ²		Cubic volume in m ³		
Number of rooms	Number of bathrooms		Number of separate WCs		
Number of outdoor parking spaces	Number of indoor parking space	s	Number of closed parking	g spaces	

FILL IN THE INFORMATION RELATED TO THE PROPERTY TO BE FINANCED

If the "looking for a property" tab has been selected on the first tab, this step is not necessary.



PERSONAL DATA



FILL IN YOUR PERSONAL DETAILS AND THOSE OF YOUR POTENTIAL CO-BORROWER



YOUR DOCUMENTS

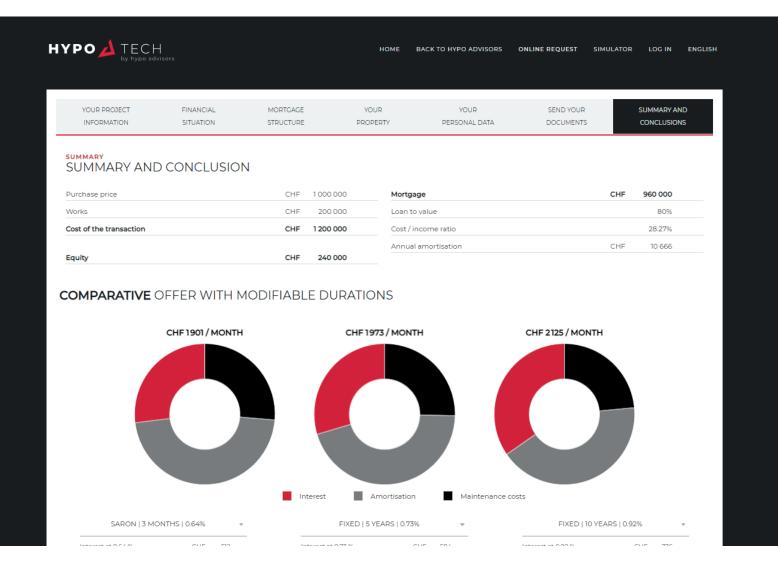
HYPO ⊿ TECH	ors		номе в	ACK TO HYPO ADVISORS	ONLINE REQUEST	SIMULATOR	LOG IN	ENGLISH
YOUR PROJECT INFORMATION	FINANCIAL SITUATION	MORTGAGE STRUCTURE	YOUR PROPERTY	YOUR PERSONAL DATA	SEND YOUR		SUMMARY AND CONCLUSIONS	
DOCUMENTATION SEND YOUR DOC Here you have the possibility to your want to add document	to add your documen	ts in order to complete yo	ur file. This process is optio	nal, it will allow you to get	an offer more quickly			
Documents concerning you			Documen	ts David	Documents	s Elisabeth		
Front/back copy of ID/passpo	ort		+		+			
Front/back copy of residence	permit				+			
Last complete tax return			+		+			
Salary certificate			+		+			
Salary slips for the last three	months		+		+			
Slip justifying the 13th salary			+		+			
Slip justifying the last bonus	received		+					
Extract from the prosecution	office (less than 3 mo	onths)	+		+			
Proof of equity (account / sec	curities statements)		+		+			
Pension fund certificate			+		+			
Letter of donation justifying t	the amount of the do	nation	+		+			
Double-sided identity docum	nent(s) of the donor(s)		+		+			
3rd pillar bank account state	ment		+		+			
Property documents			Documen	ts				

YOU MAY SEND US THE DOCUMENTS REQUIRED FOR PREPARING OUR CALL FOR TENDER

This step is optional.



SUMMARY AND CONCLUSION

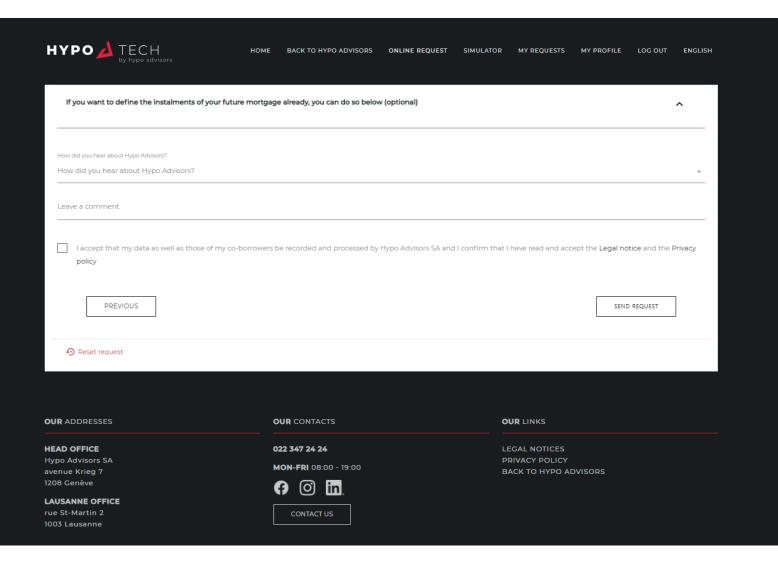


SUMMARY OF THE TRANSACTION WITH KEY FIGURES

Possibility of customizing your mortgage by setting its future tranches (amount/duration/rate).



SUMMARY AND CONCLUSION



ADD ANY COMMENTS.
CREATE ACCESS TO YOUR
PERSONAL ACCOUNT

Send the application.





HYPO ADVISORS SA

Avenue Krieg 7 1208 Genève 022 347 24 24 info@hypo-advisors.ch

> Mister Jean Exemple Madam Elisabeth Exemple rue du Domicile, 20 1208 - Genève

Geneva, September 13, 2021

Financing certificate Property purchase | main residence rue du Nord 10 in Genève

Dear Sir Exemple, Dear Madam Exemple,

We are pleased to confirm that you meet the criteria for obtaining a mortgage financing according to the following financial plan:

Purchase price	CHF	1300 000
Works	CHF	200 000
Cost price	CHF	1500 000
Equity excluding notary fee	s CHF	300 000
Mortgage	CHF	1 200 000

This certificate is established on the basis of the information you have provided on our Hypo Tech® platform, without verifying its accuracy and completeness.

As the final granting of the mortgage loan is subject to the validation of your file by our financial partners, this certificate does not represent a contractual financing commitment.

However, it allows you to confirm your solvency to your real estate agency and thus to be able to reserve the property, taking care to attach a condition precedent to obtaining final mortgage financing.

We draw your attention to the regulations in force which require that your own funds from a source other than your 2nd pillar / vested benefits must represent at least 10% of the purchase price.

It should be noted that notary fees are not taken into consideration, which can vary significantly depending on the type of transaction and cantonal regulations (e.g. Casatax in Geneva). An amount equivalent to approximately 5% of the purchase price is to be expected, i.e. CHF 65 000, to be paid in addition to equity.

We will contact you within 24 hours to define the next steps and start our call for tenders. Please do not hesitate to contact us if you have any questions in the meantime.

We thank you for your trust.

HYPO ADVISORS SA





LIST OF DOCUMENTS TO BE PROVIDED

Documents relating to you	Jean	Elisabeth
Front/back copy of ID/passport	✓	✓
Last complete tax return	✓	X
Salary certificate	√	✓
Salary slips for the last three months	X	X
Slip justifying the 13th salary	Χ	X
Extract from the prosecution office (less than 3 months)	X	X
Proof of equity (account / securities statements)	X	X
Pension fund certificate	X	X
3rd pillar bank account statement	×	
Proof of market value of the property	X	
Current mortgage contract(s) and last interest statement	х	

Documents concerning the property

Sales documentation	✓	
Plans	X	
Interior/exterior pictures of the property	X	
Copy of building insurance policy	X	
Extract from the land register (less than 6 months)	X	
Cadastral plan	X	
Cubic volume of house in m ³	X	
Property buying contract or draft	X	
Budget and description of renovation / transformation work	X	
Other documents related to the property	X	

x: to be provided ✓: already provided

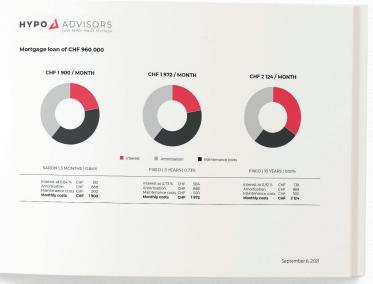


DOCUMENT

PERSONAL OFFER







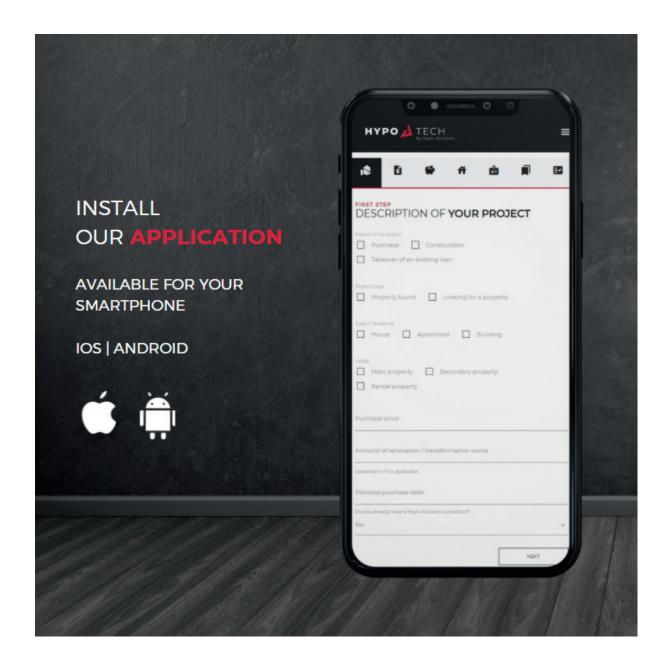
YOUR PERSONAL FINANCING OFFER

This document summarises the content of your application.

ANALYSIS BY OUR TEAM OF EXPERTS

Our analysis will also cover the possibilities of optimising your tax and asset situation.







IF YOU HAVE ANY QUESTIONS OR NEED ADVICE PLEASE DO NOT HESITATE TO CONTACT US BY PHONE OR VIA OUR WEBSITE

022 347 24 24

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