

Documentation for credit checks

So that we can deal with your enquiry as quickly as possible, please send us the documentation listed below.

Documentation for private individuals

- A copy of your photographic ID (passport, national ID card)
- Annual salary statement/payslips
- Your last tax return
- Current statement from the debt enforcement register (Betreibungsauskunft)

Documentation for companies

- Annual financial statements for the last three years (audited or signed-off)
- Business plan, budget, liquidity plan, project documents
- Shareholder agreement or extract from the Commercial Registry (for incorporated companies) and articles of association
- Organisation chart (if the company is a group)
- Details of the management and beneficial owners
- For real estate companies Portfolio summary
- Current statement from the debt enforcement register (Betreibungsauskunft)

Property documentation for property loans

Condominiums/homes

- Purchase contract (for debt restructuring) or draft purchase contract (for acquisitions)
- The full extract from the Land Registry (Grundbuch), including the detailed wording regarding any significant remarks and easements
- The condominium regulations and the minutes of the last AGM/owners' meeting
- Official valuation, along with copies of any external valuations that differ from it
- Photos of the inside (kitchen, bathrooms, living room, bedrooms, balcony) and the outside of the building
- Floorplans with dimensions
- A copy of the buildings insurance policy
- Tenancy agreements (for rented properties)
- A loan agreement (for debt restructuring) and copies of documents confirming individual products (term of loan, interest rate)

Apartment buildings/business premises

- Purchase contract (for debt restructuring) or draft purchase contract (for acquisitions)
- The full extract from the Land Registry (Grundbuch), including the detailed wording regarding any significant remarks and easements, or historic encumbrances affecting the plot
- The current tenant list If there are commercial tenants or tenants with a controlling share in the premises, a copy of the tenancy agreement
- A copy of the buildings insurance policy, including the cubic volume
- Location plan, land registry map
- Estimate of building costs (for newer properties) and the building specification
- Construction plans, floorplans with dimensions, and cutaway drawings if appropriate
- Cost report for the investments concerned (conversion, renovation)
- Official valuation, along with copies of any external valuations that differ from it
- Photos of the inside and outside of the building
- A loan agreement (for debt restructuring) and copies of documents confirming individual products (term of loan, interest rate)

Any questions?

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Please note

Additional documentation may be needed on a case-by-case basis. We will charge a processing fee for valuing a property. The fee will vary depending on the complexity of the documentation submitted, and is usually charged once the transaction has been completed.