

# Julius Bär

REAL ESTATE

## Step by step to your dream home

### A guide for buyers of a new-build flat

Purchasing a new-build flat is a significant milestone – emotionally, financially, and in terms of long-term planning. It requires not only a clear understanding of your personal needs, but also a systematic approach across several decision-making and administrative stages. This guide outlines what to expect, how best to prepare, and the benefits of following a structured and well organised process.

#### Starting point: defining your needs and budget

The first question is: how would you like to live in the future? A precise definition of your requirements – location, number of rooms, orientation, architecture, floor plan and furnishings – forms the basis for all further decisions. Financial planning is just as important. This includes:

- Your own funds (including pension fund assets and pillar 3a)
- Analysis of your financial affordability
- Early clarification of financing options

Here, you benefit from the combined expertise of Residential Brokerage and the mortgage advisory services of Bank Julius Baer, helping you establish a realistic and sustainable purchasing budget.

#### Understanding the Project and Receiving Advice: Building a Robust Basis for Your Decision

Before committing, it is essential to review all project documents carefully and gain an impression of the development onsite – natural light, surroundings, access routes, and micro location. In a personal consultation, we present the project in detail, covering: Architectural and structural features, fit out options, variants, and key project milestones, functioning and legal framework of condominium ownership.

#### Clarifying the Financing: Professional Guidance from the Outset

For an optimal financing solution, your bank requires complete documentation on the property and its cost structure. Bank Julius Baer supports you with:

- Affordability assessment and financing structure
- Choice of mortgage type
- Protection against interest rate risks
- Long term wealth and liquidity planning

Experience is particularly important when dealing with new build developments. Bank Julius Baer offers precise assessments of project quality, value stability, and potential risks.

#### Reservation: Securing Your Chosen Apartment

Once you have selected your property and clarified the financing, the reservation step follows:

- Signed reservation agreement
- Financing confirmation
- Payment of the reservation fee

Your chosen apartment is then officially set aside for you.

#### Purchase Agreement and Notarisation: The Formal Core of the Process

Following reservation, the notary prepares the draft purchase agreement. You review the document thoroughly and forward it to your financing bank so that the irrevocable payment undertaking can be drawn up in accordance with the specified payment schedule.

Key steps include:

- Public notarisation of the purchase agreement at the relevant notary's office
- Payment of your equity contribution (usually 20% of the purchase price)

- Clear understanding of all contractual components
- Support from Julius Baer Real Estate, combined with the financial expertise of Bank Julius Baer, ensures transparency and confidence throughout.

#### Individual Fit Out Choices: Structured Personalisation

After signing the contract, the buyer support team of the seller accompanies you until the handover of your flat and arranges several fit-out appointments, including:

- Review and adjustments to the floor plan (where feasible)
- Selection of kitchen designs, flooring, wall finishes, sanitary fittings, and more
- Transparent presentation of any additional costs

Addressing fit out options and budget allocations early provides planning certainty and cost transparency, helping you avoid unexpected financial surprises.

#### Move In Preparation: Planning Gains a Clear Timeframe

Three to six months before completion, you will receive the final handover date. This lead time supports you in:

- Terminating existing rental agreements
- Organising your move
- Potentially selling your current property (with the support of Julius Baer Real Estate if required)

#### Construction Inspection and Key Handover: Ensuring Quality

During the first construction inspection a few weeks before completion, any defects are

identified and documented. Once these have been rectified within a few weeks, the final inspection takes place. Immediately afterwards, the notary appointment follows.

#### Transfer of Ownership: The Formal Conclusion

The big day has arrived. With your entry in the land register, you officially become the owner of your new flat and receive the keys. Bank Julius Baer, or your financing bank, settles the remaining purchase price according to the payment plan defined in the payment undertaking.

Depending on the canton, property related capital gains tax may be handled directly by the notary or schedule of the promise of payment. These taxes must be paid by the seller and are therefore secured in advance.

#### Conclusion: Comprehensive Support throughout the Entire Property Lifecycle

Purchasing a new-build flat is one of the most significant private decisions you will make. With Julius Baer Real Estate, you have a partner who:

- Represents your interests professionally
- Guides you through the entire transaction process
- Combines market expertise across Residential, Commercial, Corporate Real Estate and Valuation

And, together with Bank Julius Baer, integrates financing, tax, and wealth planning. This ensures you reach your ideal home safely, confidently, and with comprehensive support at every stage.

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