



## Required documents

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**Please send the following documents  
by E-mail or OneDrive Link**

- ID's (legitimation card and passport)
- Last 3 payslips
- Employment contract (only for UN-employees)
- Pension fund estimation (only for UN-employees)
- Screenshot of savings (also savings that are not used for financing)
- Screenshot of your salary account from the last 3 months (must include name, IBAN, 3 months of salary receipts, starting and ending balance)
- Exposé of house or apartment
- Building equipment description
- Floorplan (m2 per room)
- Land register document
- Energieausweis – Energy certificate (max. 10 years old)
- Photos of the house or apartment (in- and outside)
- Offer (if already available)
- Forms filled out and signed



## PRIVACY POLICY

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To the credit institution

Borrower: \_\_\_\_\_

Address: \_\_\_\_\_

I/We release the bank from banking secrecy vis-à-vis **FW Finanzarchitektur GmbH, Mario Warenits** in accordance with § 38 paragraph 2 number 5 BWG.

**With reference to Section 38 (2) (5) of the Banking Act, I (we) hereby expressly authorize the credit institution to provide my (our) financial advisor, Mario Warenits, with all information regarding my (our) financing request and, if necessary, to provide copies of my (our) documents.**

I (We) declare that I (we) have full legal capacity, that my (our) assets have not yet been subject to settlement or bankruptcy proceedings, that I (we) have not taken an oath of disclosure and that my (our) assets have not been executed during the last five years.

I (We) irrevocably agree that within the framework of the business initiation or the existing business relationship and also after the termination of the business relationship until the complete settlement

- when applying, my (our) identity data (name, address, date of birth) and credit/loan data (amount of liability, repatriation modalities)
- on the occasion of the granting or rejection of the credit/loan, this circumstance includes any changes to the credit/loan processing agreed later, such as early repayment or extension of the term
- any customer conduct in breach of contract
- any steps in connection with the due date or legal prosecution

can be reported to the Small Loan Registry at the Kreditschutzverband of 1870 at its headquarters in Vienna. The Small Loan Registry is an information network system of credit institutions, credit-granting insurance companies and leasing companies for the purposes of creditor protection and risk minimization, whose operator is the Credit Protection Association of 1870. The data stored in the Small Loan Register will be passed on exclusively to credit institutions, credit granting insurance companies and leasing companies based in a member State of the European Economic Area (EEA) upon request, insofar as they have a legal obligation to correctly assess the credit risk that a loan applicant represents.

I (We) are aware that I (we) can turn to my (our) customer advisor or to the Kreditschutzverband of 1870 in the event of any ambiguities in this regard, in particular if I (we) want to assert my (our) rights to information, correction, deletion and objection rights as a data subject.

I (We) are aware that the information provided in this loan request is essential for the granting of a loan, and I (we) declare that it was complete and truthful. Furthermore, I (we) hereby expressly agree that the salary confirmation(s) (payslips) submitted by me (us) may be checked by asking my (our) employer and that details of the intended borrowing may also be disclosed.



## PRIVACY POLICY

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**WARNING** pursuant to § 10 para 3 HIKrG: I (we) acknowledge that the loan cannot be granted if the credit institution is not able to carry out a creditworthiness check because I (we) refuse to submit the information or evidence required for the examination of my (our) creditworthiness.

I (We) confirm that only the fees and fees specified in the Loan Agreement are to be paid to the credit institution for the granting of the loan in question. In addition, I (we) confirm that I (we) have been informed of the commission or other remuneration received by the credit intermediary for credit intermediation in accordance with § 9 of the Ordinance of the Federal Minister for Economic Affairs on Code of Conduct for Credit Intermediation (Federal Law Gazette II No. 86/2016), which may not exceed 5% of the gross loan amount. I (We) have been informed that upon conclusion of the loan agreement, the credit institution may pay a pro rata commission from the processing fees incurred under the loan agreement to the credit intermediary.

**I (We) take note of the fact that the decision on the granting of the loan lies exclusively with the credit institution, and until the decision of the credit institution is available, no one is entitled to make declarations or make commitments in this regard.**

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Location/Date

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Signature Credit Intermediary

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Signature Borrower 1

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Signature Borrower 2



## Standard information

	Contents
<b>Identity and address</b>	FW Finanzarchitektur GmbH Zedlitzgasse 1/21, 1010 Wien <a href="http://www.finanzierer.at">www.finanzierer.at</a>
<b>Registration</b>	Registered in the GewerbeInformationsSystem Austria (GISA) with the Register number: 37296537 Internet address: <a href="http://www.gisa.gv.at/abfrage">www.gisa.gv.at/abfrage</a>
<b>Type of credit brokerage</b>	Independent credit broker
<b>Consultation service</b>	There will be consultation services offered and the recommendation will result from a large range of credit loans/products on the market.
<b>Complaints office</b>	If there are complaints there is the option to contact the financial service provider of the professional association under the following email address: <a href="mailto:fdl.ombudsstelle@wko.at">fdl.ombudsstelle@wko.at</a> In addition, there is the possibility of alternative dispute resolution through arbitration for consumer transactions.
<b>Compensation</b>	<p>For the search, the credit broker receives in the case of a credit confirmation a commission from the loan provider. The Commission is granted to the credit broker as compensation for his services.</p> <p>The actual amount of the commission is unknown before the exercise of the requested service. The amount will be stated on the ESIS-Merkblatt (Europäisches standardisiertes Merkblatt). The user can ask about the commission amount for the recommended credit contracts.</p>
<b>Provision of Information by the client</b>	<p>Please bring information and unbiased verifiable documents for the granting of a credit by the person who requested a loan. The data must be correct and extensive to the point that a proper credit assessment can be done.</p> <p><b>WARNING:</b> If the applicant refuses to provide the necessary information and documents, then no credit can be provided.</p>

Place/Date

Signature



## Self-disclosure

Personal data				
	Borrower 1		Borrower 2	
Title/first name				
Surname				
Birth date				
Address				
Postcode city				
Resident since				
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Not to disclose		<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Not to disclose	
Marital status				
Persons entitled to maintenance (children, partner)	<b>Name</b>	<b>Birth date</b>	<b>Name</b>	<b>Birth date</b>
Telephone number				
E-mail address				
Type of id				
Id number				
Issuing authority				
Issue date				
Type of accommodation				
Type of residence				
Citizenship				
Residence permit expiration date				
Work permit	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No	
Training				
Profession				
Employer				
Address employer				
Employed since				
Current bank details and iban				

Own funds and assets (borrower 1 and borrower 2)		
I own the following assets:		
Description	Value in EUR	For financing usable
E.g. savings book, securities account, real estate	Market value/credit/deposit balance	
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Own car		
<input type="checkbox"/> Company car		

Signature(s)

Date



## Household budget

Customer name:

### Household budget after financing

#### Family net income per month (amounts in EUR)

	Borrower 1	Borrower 2
Net earnings per month		
Other existing income per month		
Rental net income per month		
Income from self-employment per month		
Total income:		
Total joint income:		
40% of total joint income:		

#### Household expenses per month (amounts in EUR)

Housing costs (future)	
Rent/operating costs	
Telecommunications (TV, radio, internet, telephone)	
Energy costs (e.g. gas, electricity, district heating)	
Vehicle costs (gasoline, service, public transport)	
Insurance	
Alimony	
Living costs (e.g. leisure, food, shipping, vacation)	
Total common expenses excluding loan/leasing installments:	
Disposable income =	
10% safety reserve =	
Freely disposable income (excluding loan/leasing installments) =	
New loan/leasing installments (third-party institution) =	
Remaining loan/leasing installments =	
Reasonable loan interest rate:	
Expected interest rate:	
Interim financing interest rate:	

#### Existing obligations credit, loan, leasing, hire purchase, guarantee, salary advance, ...

Currency	Description (e.g. property, car,...)	Fixed/floating	Starting date of the loan	Initial loan amount	Open loan amount	Total duration of months	Monthly interest rate	Rate if not re-financed
Total:								

#### Additional relevant information on the household budget

Signature: \_\_\_\_\_

Date \_\_\_\_\_



## Property valuation

First name/Last name:	
Purchase price of the property:	

<b>Required documents (house and apartment)</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Apartment plan/submission plan</li><li><input type="checkbox"/> Photos inside and outside</li><li><input type="checkbox"/> Purchase contract or purchase offer</li><li><input type="checkbox"/> Land register extract</li><li><input type="checkbox"/> Rental agreement or planned rent</li><li><input type="checkbox"/> List of costs or estimates (for renovation, new construction)</li><li><input type="checkbox"/> Energy certificate</li></ul>	<b>Additional documents (house)</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Utility value report (for condominiums)</li><li><input type="checkbox"/> Construction plan</li><li><input type="checkbox"/> Detailed construction description</li></ul>
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Object type	Intention to build in the next 5 years <input type="checkbox"/> Yes <input type="checkbox"/> No		
Apartment	Floor number <input type="checkbox"/> Attic	Lift <input type="checkbox"/> Yes <input type="checkbox"/> No	
Year of construction			
Condition of the property	<input type="checkbox"/> Excellent condition	<input type="checkbox"/> Average condition	<input type="checkbox"/> Poor condition
Renovations (which measures)			
Living space m <sup>2</sup>	<input type="checkbox"/> Attic floor cannot be expanded <input type="checkbox"/> Cellar not habitable	<input type="checkbox"/> Attic floor expandable <input type="checkbox"/> Cellar habitable	<input type="checkbox"/> Attic floor inhabited <input type="checkbox"/> Cellar inhabits
Address of the property			
Completion of house			
Rental/sale/own use			
Planned net rent			

<b>Construction method</b> <input type="checkbox"/> Solid <input type="checkbox"/> Prefabricated construction <ul style="list-style-type: none"><li><input type="checkbox"/> Loggia + area m<sup>2</sup></li><li><input type="checkbox"/> Balcony + area m<sup>2</sup></li><li><input type="checkbox"/> Terrace + area m<sup>2</sup></li><li><input type="checkbox"/> Cellar compartment + area m<sup>2</sup></li><li><input type="checkbox"/> Own garden + area m<sup>2</sup></li></ul>	<b>Number of living rooms</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Storage room</li><li><input type="checkbox"/> Barrier-free</li><li><input type="checkbox"/> Centrally accessible</li><li><input type="checkbox"/> Bathroom with window</li></ul>
<b>Heating</b> <ul style="list-style-type: none"><li><input type="checkbox"/> High energy efficiency</li><li><input type="checkbox"/> Central heating or district heating</li><li><input type="checkbox"/> Floor heating</li><li><input type="checkbox"/> Solar, geothermal, heat pump, pellet heating</li><li><input type="checkbox"/> Gas or oil heating</li><li><input type="checkbox"/> Electric heating</li><li><input type="checkbox"/> Underfloor heating</li><li><input type="checkbox"/> Tiled stove (single oven)</li><li><input type="checkbox"/> Wood heating</li><li><input type="checkbox"/> Coal heating</li></ul>	<b>Accessories</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Outbuildings + area m<sup>2</sup></li><li><input type="checkbox"/> Garden shed + area m<sup>2</sup></li><li><input type="checkbox"/> Garage + area m<sup>2</sup></li><li><input type="checkbox"/> Miscellaneous + area m<sup>2</sup></li><li><input type="checkbox"/> Carport + area m<sup>2</sup></li><li><input type="checkbox"/> Outdoor parking + area m<sup>2</sup></li></ul>
<b>Other features</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Winter garden</li><li><input type="checkbox"/> Alarm system</li><li><input type="checkbox"/> Air conditioning</li><li><input type="checkbox"/> Swimming pool</li><li><input type="checkbox"/> Sauna or wellness area</li><li><input type="checkbox"/> Photovoltaic system</li></ul>	<b>Floors</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Natural stone, granite, terracotta floors</li><li><input type="checkbox"/> Vinyl flooring, laminate, finished parquet</li><li><input type="checkbox"/> Carpet, lino, plastic flooring</li><li><input type="checkbox"/> Parquet/tiles</li><li><input type="checkbox"/> Without floor covering/only screed</li></ul>

Signature

Date



## Disclosure and liability information of FW Finanzarchitektur GmbH

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We, FW Finanzarchitektur GmbH, in particular Mario WARENITS, hereby submit to the

Name: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Address: \_\_\_\_\_

the following:

We provide consulting and brokerage services regarding the brokerage of personal and mortgage loans as well as financing within the framework of the commercial investment advisor solely and exclusively on the basis of our commercial authority. We do NOT in any way maintain any contact or cooperation with the employer of Mario WARENITS, namely GENERALI Versicherung AG.

For our consulting and brokerage services, the financial loss liability insurance of FW Finanzarchitektur GmbH, the liability fund and the liability insurance sum forms our maximum liability limit for claims. **GENERALI Versicherung AG is not liable for our services to you.**

Any contractual relationships that you have with GENERALI Versicherung AG (especially in the areas of insurance contracts) through the activities of Mr. Mario WARENITS, as his employee, **do not affect us**. Matters arising from your business relationships with GENERALI Versicherung AG cannot therefore be brought to our attention but must be clarified exclusively with GENERALI Versicherung AG.

\_\_\_\_\_  
Location, Date

\_\_\_\_\_  
Signature of all borrowers





## Data protection information for customers

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With this Privacy Policy, we inform you about how we use, share and otherwise process the personal data we collect from you. We treat all personal data in accordance with the provisions of European and Austrian data protection law.

### 1. Person in charge

FW Finanzarchitektur GmbH

Zedlitzgasse 1/21

1010 Vienna

[office@finanzierer.at](mailto:office@finanzierer.at)

### 2. Personal data

We collect, process and use your personal data only in accordance with Article 6 (1) GDPR or, where applicable, Article 9 GDPR. As a rule, we only process your personal data if:

- This is necessary for the execution of contractual relationships with you (Article 6 (1) (b) GDPR); or
- The processing is necessary for the fulfilment of one of our legal obligations (Article 6 (1) (c) GDPR).

The legal basis that is specifically applicable for the respective purpose of processing can be found below in the explanations of the individual processing purposes.

Personal data within the definition of the General Data Protection Regulation (GDPR) are all data about natural persons whose identity is determined or at least determinable, and which contain individual information about personal or factual circumstances, e.g. name, address, email address, telephone number, date of birth, age, gender, social security number, proof of income, video recordings and photos.

### 3. Processing purposes

#### Contact

If you contact us, the following data will be processed from you:

- Message or enquiry
- First and last name
- Date and time
- Email address and metadata of the email (e.g. header) for email communication
- Phone number, date, time, and duration of the call

This data is processed for the fulfilment of (pre-)contractual obligations in accordance with Article 6 (1) (b) GDPR. We will store the data until your enquiry has been answered, unless a statutory retention obligation arises from the content of the respective enquiry.

#### Customer management

We process our customers' data for (pre-)contractual communication and for the processing and fulfilment of contracts (Art. 6 para. 1 lit. b GDPR). Specifically, this includes the following data: name (company name, company register number/court), registered office/address, contact details, information on contact persons and their contact details, content of the order (service description, prices, payment terms, other contractual components), correspondence in the context of (pre-)contractual communication.



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## Data protection information for customers

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### 4. Rights of data subjects

As our contractual partner or generally as a data subject, you have the right to information about your stored personal data as well as a right to correction, data transfer, objection, restriction of processing as well as blocking/anonymization or deletion of the data, unless there is an exception (e.g. legal retention obligation) and in accordance with the legal provisions.

If there are changes to your personal data, we ask you to notify us accordingly. You have the right to withdraw any consent you have given to the use of your personal data at any time. Your request for information, deletion, correction, restriction, objection and/or data transfer can be sent to the email address given above.

If you believe that the processing of your personal data by us violates applicable data protection law or that your data protection rights have been violated in any other way, you have the option of complaining to the competent supervisory authority. In Austria, the Data Protection Authority ([www.dsb.gv.at](http://www.dsb.gv.at)) is responsible for this.

### 5. Data integrity

Your personal data is protected by appropriate organizational and technical precautions. These precautions relate in particular to protection against unauthorized, unlawful or accidental access, processing, loss, use and manipulation. Notwithstanding the efforts to maintain an appropriately high level of due diligence at all times, it cannot be ruled out that information that you disclose to us via the Internet may be viewed and used by other persons. Please note that we therefore assume no liability whatsoever for the disclosure of information due to errors in data transmission and/or unauthorized access by third parties not caused by us (e.g. hacking of email account or telephone, interception of faxes).

### 6. Transfer of data to third parties

In order to fulfil our contractual or legal obligations, the purpose of data processing or if there is a legitimate interest in the business transactions of those involved (third parties), it may also be necessary to transmit your data to third parties. Possible recipients may be: private and public bodies that disclose or require information in connection with the contractual relationship (e.g. subcontractors), insurance companies (e.g. in connection with claims), tax consultants, management consultants or lawyers, authorities, IT and telecommunications service providers. This transfer of your data is carried out exclusively on the basis of the GDPR.

If the data is transmitted to third parties for individual processing purposes for which further information is required, you will find this under the respective purpose.

As a general rule, your data will be processed within the European Economic Area. However, we will only transfer your personal data outside the European Economic Area to countries that have been determined by the European Union Commission to have an adequate level of data protection, or we will take steps to ensure that all recipients have an adequate level of data protection, for which we will enter into standard contractual clauses (2010/87/EC and/or 2004/915/EC).