

Documentation required for a housing loan application

Note that you may be asked to provide us with further information and/or additional documentation, if deemed necessary.

Prior to submission of the application

ID verification

Greek citizens	<input type="checkbox"/> Valid ID Card <u>or</u> Passport <u>or</u> Police/Military ID
EU citizens (*)	<input type="checkbox"/> Valid passport
Non-EU citizens	<input type="checkbox"/> Valid passport <u>and</u> residence permit, or certificate indicating that an application for issuance or renewal of a residence permit has been filed with full supporting documents; <u>or</u> <input type="checkbox"/> Special ID for foreign citizens or Greek expatriates

(*) Including **UK citizens**, who already meet the criteria for permanent residency within an EU Member-State, including Greece, as evidenced by supplying the Document Certifying Residence of an EU Member-State Citizen. Otherwise, UK citizens should submit the above required documentation for "Non-EU citizens".

Financial data

Salaried employees

- ☐ Recent evidencing document of monthly salary (issued within the last quarter)
- ☐ Tax Clearance Certificate for the last financial year (*) (**), issued using the TaxisNet codes of the applicant (not of the spouse/ civil partner)

Pensioners

- ☐ Recent evidencing document of pension payment (issued within the last quarter)
- ☐ Tax Clearance Certificate for the last financial year (**), issued using the TaxisNet codes of the applicant (not of the spouse/ civil partner)

Sole proprietors

- ☐ Tax Clearance Certificate for the last 2 financial years (**), issued using the TaxisNet codes of the applicant (not of the spouse/ civil partner)
- ☐ Periodic VAT Returns for the last quarter (issued through TaxisNet)
Professionals exempted from VAT, should submit receipts evidencing provision of services in the last 3 months with the customers' particulars blanked out.
- ☐ Financial data of Companies and Professionals [E3 form] for the previous financial year

Notes

(*) For salaried employees of the private sector requesting a total loan amount of $\geq \text{€}100,000$, the tax clearance certificates for the last 2 financial years are required.

(**) For non-EU citizens, regardless of professional status and total loan amount requested, the tax clearance certificates for the last 3 financial years are required.

For borrowers with income in a currency other than Euro, a credit rating report prepared by a Credit Bureau Agency of the country of residence and taxation is also required.

Taxpayers abroad

The respective documentation issued by the foreign Tax Authorities should be delivered certified and officially translated by any of the following:

- the Translation Service of the Ministry of Foreign Affairs;
- the Greek Consulate of the country where the said documentation was issued; or
- a lawyer (registered in a Greek Bar Association) - Article 36, para. 2c of Law 4194/2013: the Lawyers' Code (Government Gazette A2018/27.9.2013). The translation shall be considered valid on condition it is accompanied by an authenticated copy of the document that was translated and a statement by the lawyer to the effect that he/she sufficiently understands the language from and into which he/she translated.
- "Qualified translator" holding a degree from the Department of Foreign Languages, Translation and Interpreting of the Ionian University (registered member of the Panhellenic Association of Professional Translation Graduates of the Ionian University (PEEMPIP). Translations of original documents are only acceptable when the source language from which the said documents are translated is included in the languages mandatorily taught in the university, i.e. English, French and German.

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Real estate

- ☐ ENFIA Property Tax Clearance for the last year

A Property Declaration Form [E9 form] must be supplied only if your property status has changed after the issuance of the ENFIA Clearance.

If you do not own any property:

- ☐ The current "Property Declaration Form" issued through TaxisNet, stating *"No property owned for the year 20xx"* (xx corresponds to the current or the next year)

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Upon preapproval of the application

The documentation listed below regarding the financed and/or mortgaged property **should be sent electronically**:

	horizontal property (apartment, etc.)	detached house/ maisonette	land parcel	plot
Required Documentation				
<input type="checkbox"/> Ownership title	✓	✓	✓	✓
<i>In case of:</i> <ul style="list-style-type: none">• property purchase, a draft purchase contract or the ownership title of the former owner should be supplied. Submission of the final purchase contract, along with the Energy Performance Certificate and the Legalization Certificate issued by a civil engineer, is necessary for the final legal & technical review.• If the financed property is other than the one offered as collateral, the ownership titles of both properties must be supplied.				
<input type="checkbox"/> Land survey chart attached to the ownership title	✓	✓	✓	✓
<input type="checkbox"/> Building permit	✓	✓		
<input type="checkbox"/> Floor plan	✓	✓		
<input type="checkbox"/> Lot coverage plan		✓		
<input type="checkbox"/> Detailed land survey issued within the last 2 years, along with an engineer's declaration under Greek law 651/77 using GGRS'87, stating also the building regulations and permitted land uses, etc.			✓	✓
<input type="checkbox"/> Settlement of <u>any</u> legality issues under any law up to Law 4495/2017 along with the plans attached thereto	✓	✓		
In the case of construction/ completion/ repair, the following <u>additional</u> documentation is required:				
<input type="checkbox"/> Budget of the foreseen cost of works prepared by the customer's engineer				
<input type="checkbox"/> A certificate issued by a civil engineer that a building permit is not required, or a small-scale works permit				
If already available or if requested by the Engineer:				
<input type="checkbox"/> Land registry diagram, provided that the Local Land Registry has been completed (original)	✓	✓	✓	✓
<input type="checkbox"/> Certificate issued by the forestry authority				✓

Before signing the loan agreement, the borrowers (not the guarantors) should provide:

- For borrowers not obliged to submit an insurance clearance certificate: *Certificate of Filing of a Solemn Declaration of Exception* through the e-EFKA platform
- For borrowers obliged to submit an insurance clearance certificate: *A valid insurance clearance certificate by selecting "For concluding or renewing loan agreements over €6,000" or certificate of due payment* through the e-EFKA platform
- ENFIA Certificate for the financed/mortgaged property or *solemn declaration under Law 1599/1986 issued through the Taxisnet platform [Property Register App] in the event of purchase, stating the year of purchase or the year of obtaining the right over the property, and that there was no obligation to include the purchase in the FAP (Real Estate Tax) and ENFIA declaration for these years.*