

Documents required for a housing loan application

In general:

- › Identity card or passport and residency permit
- › Social security card
- › Last 3 payslips
- › Employment contract
- › Current account history for the last 3 months, if wages are not received at Spuerkeess
- › Statement of non-Spuerkeess outstanding loans
- › Proof of non-Spuerkeess movable property
- › Fire insurance
- › Extract of pension insurance CNAP, CGPO or CPFEC

Acquisition:

- › Signed provisional sales agreement
- › Photos / plans of the property to be purchased
- › Energy performance certificate for the property

Construction:

- › Reservation contract
- › Specifications
- › Plans of the property to be built
- › Estate agency advertisement / description
- › Energy performance certificate for the property

Conversion:

- › Quotation (the costs incurred will have to cover a large portion of the borrowing amount)
- › Notary deed for the real estate
- › Photos / plans of the real estate
- › Energy performance certificate for the property

Takeover from another bank:

- › Loan agreement from the current bank
- › Loan account history for the last 6 months (regular repayments)
- › Most recent loan account statement with outstanding balance
- › Current life insurance policy (for a potential transfer)
- › Photos / plans of the real estate
- › Energy performance certificate for the property