



Home Loans Document Checklist

Documents needed for a Quote to be issued:

- Copy of ID documents (residency card and passport required for non-Maltese citizens)
- Payslips for the last 3 months
- Latest FS3
- Evidence of any other monthly commitments held (mainly: credit card limits, overdraft limits, loans and/or hire purchases)
- Self-assessment return supported by Profit & Loss Statement for the past two years (In case of self-employed applicants)

Documents needed when Applying for a Home Loan

This list is in addition to the documentation that needs to be provided for the quote:

- Consolidated list of all bank accounts held
- Bank statements for the last year of your current and saving accounts
- Declaration (existing sanction letters) of all financial commitments (loans, hire purchase)
- Statements for the last year related to other liabilities (including credit card limits, overdraft limits, loans and/or hire purchases)
- Copy of promise of sale agreement
- Copy of sanction letter (in case of refinancing)
- Copy of deed of acquisition in case property is already owned

Self-employed applicants would also need to provide:

- Latest Tax Compliance Certificate

In addition to the above, it would be helpful if you provide us with the below documentation:

- Employment Contract
- Jobs plus Employment History
- Curriculum Vitae (CV)

Additional documentation may also be requested.

To obtain a credit agreement, you must provide the bank with accurate and complete information regarding your financial situation and personal circumstances. Failure to do so will result in the bank being unable to assess your creditworthiness and subsequently deny the credit agreement.