



ALPHA BANK

Required supporting documents to apply for a mortgage loan





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1. Permanent residents of Greece

For salaried employees – pensioners

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Copy of a valid **ID card or passport** or law enforcement / military ID card

Foreigners: *additionally, a valid residence and work permit*

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Copy of income tax return certificate for the **last 2 years** (Administrative Tax Determination Act), in **PDF format**, as downloaded from the Independent Authority for Public Revenue (IAPR) website (www.aade.gr).

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Single property tax certificate (ENFIA) in PDF format, as downloaded from the Independent Authority for Public Revenue (IAPR) website (www.aade.gr).

In case there are no properties: Copy of your current asset status from Taxisnet with the wording "No asset status for the year XXXX" or a blank E9 form

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Salaried employees: recent payroll slip

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Pensioners: latest pension slip



For freelancers

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Copy of a valid **ID card or passport** or law enforcement / military ID card

Foreigners: *additionally, a valid residence and work permit*

☐

Copy of income tax clearance certificate for the **last 2 years** (Administrative Tax Determination Act) **in PDF format**, as downloaded from the Independent Authority for Public Revenue (IAPR) website (www.aade.gr).

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Single property tax certificate (**ENFIA**) **in PDF format**, as downloaded from the Independent Authority for Public Revenue (IAPR) website (www.aade.gr).

In case there are no properties: Copy of your current asset status from Taxisnet with the wording "No asset status for the year XXXX" or a blank E9 form

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E3 form (Financial Data Status from Business Activity) for the last 3 years

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Periodic **VAT returns** for the current and previous financial year, if the company is obliged to file such returns

In case the borrower is a freelancer, a valid social security clearance certificate will be requested before loan disbursement.



For company partners

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Copy of a valid **ID card or passport** or law enforcement / military ID card

Foreigners: *additionally, a valid residence and work permit*

☐

Copy of income tax clearance certificate for the **last 2 years** (Administrative Tax Determination Act) **in PDF format**, as downloaded from the Independent Authority for Public Revenue (IAPR) website (www.aade.gr).

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Single property tax certificate (**ENFIA**) **in PDF format**, as downloaded from the Independent Authority for Public Revenue (IAPR) website (www.aade.gr).

In case there are no properties: Copy of your current asset status from Taxisnet with the wording "No asset status for the year XXXX" or a blank E9 form

Company partners who keep single-entry accounting books:

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E3 form (Financial Data Status from Business Activity) for the last 3 years

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N form for legal persons and legal entities for the last 3 years





For company partners

Company partners who keep double-entry accounting books:



Published financial statements for the last 3 years, along with the audit certificate from a certified public accountant, and the annex or the annual financial report (in case of companies that prepare their financial statements according to the International Financial Reporting Standards [IFRS]).

In case no disclosing is required, balance sheets should be sent marked as "FINAL" and signed by the company's accountant and representative.



Board act listing profit distribution

If necessary, a tertiary or quaternary analysis of the following accounts may be requested: "participating interests", "sundry accounts receivable", "sundry accounts payable", "management and advance payments accounts" for the financial statements and estimated data of current and previous use



2. Permanent residents abroad (EU and non-EU countries)

- ☐ Photocopy of current **ID card** or **passport**.
- ☐ Copy of the **annual income** of the **last 3 years** issued by an official authority in the customer's country of residence.
- ☐ Copy of **property statement** issued by an official authority in the customer's country of residence.
- ☐ **For salaried employees:** Recent copy of **monthly payslip of the last 2 years**.
For freelance professionals or business owners: Copy of the **business financials** for the last 3 years issued by an official authority in the customer's country of residence.
- ☐ **Credit report** issued by a credit bureau in the country of residence.
In the absence of a Credit Bureau, proof of total loan obligations in the customer's country of residence, issued by a recognised banking institution.
- ☐ Proof of total **deposit or investment products**, issued by a recognised banking institution.
- ☐ In case the customer is also taxed in Greece: Copy of **income tax return certificate** from Greece and **unified property tax certificate (ENFIA)** for the last financial year.
- ☐ Copy of rental agreement when renting or proof of the monthly expense.

All supporting documents may be in English or translated into Greek.

In case the borrower is a freelance professional or business owner, a valid insurance clearance certificate must be submitted before receiving the loan.



3. For the engineering inspection and due diligence

For horizontal property (Apartments/Shops/Offices)

- ☐ Ownership deed (purchase contract, horizontal property establishment, etc.)
- ☐ Building permit or certificate that the property existed before 1955
- ☐ Topographical plan (copy of the approved one from the building permit file)
- ☐ Floor plan (copy of the approved one from the building permit file)
- ☐ Coverage diagram (copy of the approved one from the building permit file), depending on the case
- ☐ Declaration of inclusion in the law about properties without planning permission, along with the technical report and accompanying plans (in case of settled planning violations)
- ☐ Energy efficiency certificate
- ☐ Private rental agreement or other concession agreement, e.g. commercial partnership contract (if applicable)
- ☐ Cadastral table & cadastral diagram extract (if there is a Cadastral Office in operation)
- ☐ Building ID / Divided co-ownership certificate (*Optional*)
- ☐ Floor plans (copy from the horizontal property establishment), depending on the case (*Optional*)



For vertical/independent property

- ☐ Ownership deed (purchase contract, vertical property establishment, etc.)
- ☐ Topographical plan (the one attached to the ownership deed in case of vertical property)
- ☐ Building permit or certificate that the property existed before 1955 (see Clarifications)
- ☐ Topographical plan (copy of the approved one from the building permit file)
- ☐ Coverage diagram (copy of the approved one from the building permit file)
- ☐ Floor plans and sections (copy of the approved one from the building permit file)
- ☐ Private rental agreement or other concession agreement, e.g. commercial partnership contract (if applicable)
- ☐ Declaration of inclusion in the law about properties without planning permission, along with the technical report and accompanying plans (in case of settled planning violations)
- ☐ Energy efficiency certificate
- ☐ Cadastral table & cadastral diagram extract (if there is a Cadastral Office in operation)
- ☐ Building ID certificate (Optional)



For listed buildings

- ☐ Ownership deed (purchase contract, horizontal property establishment, etc.)
- ☐ Government Gazette (FEK) where the building is named as listed, along with the accompanying plans
- ☐ Restoration building permit, along with the accompanying plans (if issued)
- ☐ Declaration of inclusion in the law about properties without planning permission, along with the technical report and accompanying plans (in case of settled planning violations)
- ☐ Floor plans (copy from the horizontal property establishment, provided it has been established)
- ☐ Rental agreement or other concession agreement, e.g. commercial partnership contract (if applicable)
- ☐ Energy efficiency certificate
- ☐ Cadastral table & cadastral diagram extract (if there is a Cadastral Office in operation)
- ☐ Building ID / Divided co-ownership certificate (Optional)



For land plots

- ☐ Ownership deed (purchase contract, allocation report summary, etc.)
- ☐ Complete recent topographical plan (see C. Clarifications on the supporting documents)
- ☐ Cadastral table & cadastral diagram extract (if there is a Cadastral Office in operation)
- ☐ Social security contribution collection act (Optional)
- ☐ Property liability recalculation act due to street planning, in case no road opening has been carried out (inclusion before the Law 1337/83), depending on the case (Optional)
- ☐ Rental agreement (if rented) (Optional)



For agricultural parcels

- ☐ Ownership deed (purchase contract, allocation report summary, etc.)
- ☐ Complete recent topographical plan (see C. Clarifications on the supporting documents)
- ☐ Cadastral table & cadastral diagram extract (if there is a Cadastral Office in operation) (Optional)
- ☐ Forestry Department certificate, along with the attached topographical plan (Optional)
- ☐ Certificate of classification or non-classification as high-productivity land, along with the attached topographical plan (Optional)
- ☐ Non-binding archaeological certificate (Optional)
- ☐ Land use certificate from the relevant urban planning department (Optional)



4. For the final approval

Additional supporting documents

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For building, completing, extension, addition, repair

Project budget from the borrower's engineer regarding the works of building, completing, etc.

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For buying a plot with a view to building

Solemn declaration whereby the borrower declares the future building of the plot within a reasonable time frame (for determining the Law 128/1975 levy)



5. For registration at the National Cadastre

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Cadastral diagram extract in the name of the property's owner / prospective borrower for properties located in areas included in the National Cadastre.

When there is no cadastral diagram extract, the following supporting documents are requested:



Proof of Cadastral declaration submission

The proof of declaration submission is requested when the area where the property is located has not been registered at the National Cadastre.



Property registration sheet

Requested for the areas of Kallithea and Palaio Faliro instead of the submission proof or the property registration certificate.



Property registration certificate

Requested in areas that have been fully registered at the National Cadastre.

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For building, completing, extension, addition, repair

Unified property tax (ENFIA) certificate (with the justification "For other action before the Court")

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For buying a property

Copy of the **title deed** certified by a notary/lawyer

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For buying a property

Certificate of registering the purchase agreement

Note that, depending on the case, additional information or supporting documents may be requested, at the discretion of the relevant unit.