



ALPHA BANK

## Required supporting documents to apply for a mortgage loan





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# 1. Permanent residents of Greece

## For salaried employees – pensioners

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 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](http://www.aade.gr)).

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

**Salaried employees:** recent payroll slip

**Pensioners:** latest pension slip



## For freelancers

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](http://www.aade.gr)).

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

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

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

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](http://www.aade.gr)).

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

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

**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 months**.  
**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

**For building, completing, extension, addition, repair**

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

**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

- 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.

- For building, completing, extension, addition, repair**  
**Unified property tax (ENFIA) certificate** (with the justification "For other action before the Court")

- For buying a property**  
Copy of the **title deed** certified by a notary/lawyer

- 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.