



LIST OF APPLICATION DOCUMENTS FOR HOME IMPROVEMENT LOAN

1. Application Form fully and correctly fulfilled.
2. Copy of ID card or/and passport for all persons involved in the loan (Customer/s and guarantor/s if any)
3. Family certificate
4. Financial Documents
 - 4.1 Residents
 - a) *Salary Income*
 - Salary draft
 - Bank salary statement (minimum for the last 6 months)
 - b) *Small Business*
 - Yearly Tax declaration, current year.
 - Extract from QKR
 - Deposit Slip for the last trimester payment of taxes (on profit, local and others)
 - P&L table (plus documents where it is based)
 - c) *Juridical Persons*
 - Extract from QKR
 - License (tax and other professional ones if required by the business he develops)
 - Salary draft (declaration in ISSH required) or Last year balance sheet and declaration of tax on turnover, up to current month (F.D.P). Deposit Slip for the last payment of taxes (on profit, local and others)
 - P&L, Cash Flow and BS table (documents where are based)
 - d) *Rental Income*
 - Rent contract (property doc. Attached)
 - Bank Statement
 - 4.2 Emigrants
 - a) Staying permit¹
 - b) Working permit¹
 - a) *Salary Income*
 - Monthly salary draft (Busta Paga for Italy/IKA for Greece)
 - Yearly income declaration (CUD for Italy/E₁ Form for Greece)
 - Bank Account Statement/Copy of credit or debit card
 - b) *Small Business*
 - Yearly Tax declaration, current year.
 - c) *Rental Income*
 - Rent contract (property doc. Attached)
5. Documents of the offered collateral. (Appraisal report to be prepared, in all cases origin of property is required)
 - a) *Property certificate*
 - Certificate

- Map (harta treguese)
- Ownership Card (Kartela)
- b) *Certificate of ownership (vertetim pronesia)*
- Certificate
- Map (harta treguese)
- 6. Credit object.
- Cost estimation