

Quote

- Valid Id Card/s or Passport/s**
Clear copy of front and back of ID card, or passport.
- Latest FS3**
Documentation signed by your employer showing earnings, deductions, and net pay for a specific period.
- Payslips**
Last 3 months required. If you earn overtime, allowances, commission, or part-time income, then 12 months of payslips will be required. If you have been recently employed (less than one year) we require the contract of employment.
- If self-employed:**
Personal Income Tax Return (last 3 years), with 2 years substantiated by Income Tax Reconciliation Statement and a recent Tax Compliance Certificate
Full tax return and reconciliation from tax authorities.
- If you receive income from a rental property: TA24 together with the relevant receipt of payment of tax**
Proof of tax paid on rental income.
- Evidence of any other source of income**
If you receive any other income, please provide evidence of this.

Application Mandatory Documents

- ID Card/s, Passport/s, FS3 & Payslips / relevant proof of income**
As above.
- Architect's Property Report & Valuation (including estimate of costs)**
BOV form provided and this needs to be completed by your appointed architect.
- Konvenju / Promise of Sale**
Signed agreement between buyer and seller. Where the agreement includes cessation of rights (ċessjoni), the original agreement is required. Where applicable, a contract of works (appalt) is also required if construction and/or completion works are to be carried out on the property by the vendor.
- Where applicable: Donation Agreement**
Legal document outlining the donation of assets.
- Central Credit Register Form**
BOV form provided which asks for your consent for us to review your credit history.

Application Mandatory Documents

Where other banking or credit facilities are held elsewhere

- Consolidated position sheet**
Overview of accounts with other banks.
- Latest 6 months statements of your main operating account (if not held with BOV), loans held with other banks, records of any investments, life assurance policies, facility letters and loan contracts (if applicable)**
The primary operating account is generally the one into which your income is deposited and from which you manage your everyday financial transactions.
- Latest 12 months credit card statements held with other banks (if applicable)**
Statements of credit card transactions.
- Hire Purchase agreement and the relative statements**
Copies of all active agreements.

If separated / divorced

- Alimony Agreement (if applicable)**
- Legal document if separated, divorced, or married with separation of assets**

In the case of non-residents, evidence of income, bank statements (including savings and credit cards), and any other supporting documents must be provided. Documents in any language other than Maltese or English must be officially translated.

Additional Documents Required

- Approved Layout Plans**
Planning Authority approved architectural plans.
- Building Permit**
Official Planning Authority permit for construction / alteration.
- Energy Performance Certificate (EPC)**
Official energy rating for property.
- Ground rent receipts (if applicable)**
Proof of payment to landowner.



This checklist serves as a general guide to help you gather the necessary documentation. We may request additional documentation based on your individual circumstances, as each application is assessed on a case-by-case basis.

If you choose not to provide the necessary information or verification for a credit assessment, we will be unable to proceed with your credit application.