

## Application Mandatory Documents

- Valid Id Card/s or Passport/s  
*Clear copy of front and back of ID card, or passport.*
- 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.*
- Rental Agreement (if paying rent)
- Evidence of any other source of income  
*If you receive any other income, please provide evidence of this.*
- Alimony Agreement (if applicable)
- Legal document if separated, divorced, or married with separation of assets

## If Employed - Application Mandatory Documents

- 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 - Application Mandatory Documents

- Personal Income Tax Return (last 3 years), with 2 years substantiated by Income Tax Reconciliation Statement  
*Full tax return and reconciliation from tax authorities.*
- Tax Compliance Certificate (issued within the last 3 months)  
*Proof that all privileged creditors (NI, VAT, and Tax) are paid up to date.*

## Application Mandatory Documents

- Central Credit Register Form (ADV 116)  
*BOV form provided which asks for your consent for us to review your credit history.*
- 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, and facility letters (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.*
- Hire Purchase agreement and the relative statements  
*Copies of all active agreements.*

*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.*

*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. Some personal lending products have specific terms and conditions, which may require further documents beyond those listed here. Please note that this checklist applies to all personal lending products, except those secured by hypothecs on a property.*

*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.*

