

## DOCUMENT CHECKLIST

### WE'RE HERE TO MAKE IT EASY

Applying for a home loan might seem like a complex process. Let's make it simpler for you.

Below you'll see a list of the information you'll need to have available in order for us to process both your request for a quote (i.e. the amount of Home Loan that you would be eligible for with Izola Bank) or your full and detailed home loan application.

Print this out or download and email to yourself so you have it handy.

Making sure you have this information ready beforehand will really speed up the home loan process.

### Home Loan Quotation Phase

We will need this information when you would like us to provide you with a quote for your home loan with Izola Bank.

Please note if you are applying jointly with another individual, you will both need to have this information and documentation ready to supply to us.

- ☐ Copies of your photo identification documents. ID Cards, passports etc.
- ☐ Your last three (3) payslips if you are currently employed.
- ☐ Your most recent FS3 for anyone whose status is currently employed.
- ☐ Trading Profit & Loss Account duly signed by an accountant for those who are registered as self-employed or as a sole trader.
- ☐ Your most recent Income Tax Return if you are self-employed or a sole trader.
- ☐ Details and documentation of any other borrowing commitments. This includes hire purchase information, credit cards, loans with other banks.

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## Home Loan Application Phase

We will need this information when you would like to move on from the quote to a full and detailed application form for your home loan with Izola Bank.

Please note if you are applying jointly with another individual, you will both need to have this information and documentation ready to supply to us.

- ☐ A copy of the signed promise of sale agreement for the acquisition of the property.
- ☐ Copies of your photo identification documents. ID Cards, passports etc.
- ☐ The last three (3) payslips for anyone whose status is currently employed.
- ☐ Your most recent FS3 for anyone whose status is currently employed.
- ☐ Your Employment Contract (if you are currently employed).
- ☐ Your Trading Profit & Loss Account duly signed by an accountant for those who are registered as self-employed or a sole trader.
- ☐ Your most recent Income Tax Return if you are self-employed or a sole trader.
- ☐ Updated VAT, CIR and NI statements if you are self employed or a sole trader.
- ☐ **Form TA24** for the past two (2) years if the source of your income or a part of it is derived from any rental income.
- ☐ A statement of your primary deposit account including any credit cards held, for the past twelve (12) months.
- ☐ A Central Credit Registry authorisation form would need to be signed authorising the Bank to carry out credit checks with the Central Credit Registry.
- ☐ Your VAT Certificate & VAT Information Sheet if you are self-employed or a sole trader.
- ☐ If you have any loans with other banks, a copy of the most recent sanction letter, as well as the account statements for the past two (2) years.
- ☐ Details and documentation explaining any/all other borrowing commitments. This includes hire purchase information, credit cards etc.
- ☐ The PA Permit along with an approved property and site plan for the property being financed through the Home Loan.
- ☐ If the applicant/s is/are legally separated/divorced, a copy of the deed of separation or excerpts thereof may be required.
- ☐ In order to apply for refinancing of an existing home loan facility, the Bank requires a copy of the deed of acquisition together with the existing bank's sanction letter and the home loan account statement for the past two (2) years.
- ☐ If your home loan also needs to include costs to cover: refurbishment and renovation of your residence, an architect's estimate of the breakdown of works would be required.

### Important Notices:

- i. Izola Bank reserves the right to request for additional supporting documentation depending on the circumstances of each case and the applicant must undertake to supply further documentation and information should these be required;
- ii. The applicant must undertake that the information provided is true, complete and up-to-date;
- iii. The applicant must undertake to inform the Bank immediately of any changes in the information supplied to the Bank.



**izola Bank**

Head Office

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Issued by Izola Bank plc, Company Registration No. 16343 having its registered address at 53-58, East Street, Valletta VLT 1251, Malta.  
Izola Bank p.l.c. is licensed to undertake the business of banking in terms of the Banking Act (CAP 371 of the Laws of Malta) and is regulated by the MFSA (Malta Financial Services Authority).