

## **DOCUMENTS REQUIRED**

### **NON-RESIDENT**

<b>Up to 75% LTV</b>			
<b>SALARIED</b>		<b>SELF EMPLOYED</b>	
<b>Documentation</b>	<b>Yes/ No</b>	<b>Documentation</b>	<b>Yes/ No</b>
<b>Legal and Income Documents</b>		<b>Legal and Income Documents</b>	
Passport Page Copy (All Pages)		Passport Page Copy (All Pages)	
Labor Card / Work ID (if applicable)		Labor Card / Work ID (if applicable)	
Passport size photograph		Passport size photograph	
Proof of office address (in the form of Utility or telephone bill)		Proof of office address (in the form of Utility or telephone bill)	
Current dated Salary Certificate addressed to Bank - (stating Passport #, Nationality, designation, when you joined the company/ length of employment, detailed breakdown of salary and other allowances)		Current dated Salary Certificate addressed to Bank - (stating Passport #, Nationality, designation, when you joined the company/ length of employment, detailed breakdown of salary and other allowances)	
Salary bank account statements (last 6 months)		Personal bank account statements (last 12 months)	
Pay slips for Six months (in case of variance)		Company Bank Account statements (last 12 months)	
Credit Bureau Report (if applicable on the country of residence)		Audited Financials (2 years)	
Other income documents/ account statements (e.g. Title Deed, Tenancy contract; statement for last 6 months)		Other income documents/ account statements (e.g. Title Deed, Tenancy contract; statement for last 6 months)	
Other income documents/ account statements (e.g. Title Deed, Tenancy contract; statement for last 6 months)		Credit Bureau Report (if applicable on the country of residence)	
		Tax Documents	
Tax Documents		Certificate of Incorporation	

Previous employment (if length of service in present employment is less than 6 months)		Memorandum of Association with all the amendments and Articles of Association	
		Share Certificates	
<b>Property Documents</b>			
<b>Property Documents</b>		<b>Property Documents</b>	
Ownership document (Title Deed, SPA, Oqood)		Ownership document (Title Deed, SPA, Oqood)	
Copy of Payment Completion Certificate		Copy of Payment Completion Certificate	
Payments Receipts (for off plan properties only)		Payments Receipts (for off plan properties only)	
MOU (for resale case)		MOU (for resale case)	
ID Copies of the Seller (Passport, EID, Visa Page)		ID Copies of the Seller (Passport, EID, Visa Page)	

\*The bank may request additional documentation at any time during the application process.