Updated: 25 September 2026

YOUR DOCUMENT CHECKLIST

Property purchase

Tick what you have prepared. You can skip items that do not apply to you.

Personal documents

- [ ] Overview of income, expenses and existing loans
- [ ] If employed: recent payslips and latest tax assessment
- [ ] If self-employed: accounts for the last three years and current business figures
- [ ] If receiving a pension: current pension statements
- [ ] Evidence of own funds, reserves and other loans
- [ ] Have an identity document ready for the later verification

Your project

- [ ] Property listing, address and expected purchase price
- [ ] Floor plans, living area calculation and property description
- [ ] Land register extract and draft purchase contract, if available
- [ ] Energy performance certificate and available property photos
- [ ] Purchase-related costs and planned renovation costs
- [ ] For a condominium: declaration of division and division plan
- [ ] If rented out or held under a ground lease: relevant contracts

For our conversation

- [ ] Preferred monthly payment and the reserve you want to keep
- [ ] Timetable, important dates and open questions
- [ ] Preferences for the fixed-rate period, extra repayments and flexibility

This list helps you prepare. Depending on the lender and project, additional or more recent documents may be needed. You do not need to have everything ready for the first conversation.

Send confidential documents only through a secure channel agreed on together.

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