

Real Estate Licensed Agents require by law (Law 71(I)/2010 regarding Real Estate Agents and or Law 188(I)/2007 regarding the Prevention of Money Laundering and or any other national or European legislation), documents for KYC (Know Your Client).

Please bring the necessary documents on your viewing trip or for your property viewing.

These documents will also be required by your lawyer and for opening a bank account.

Documents required for KYC

- Passport copy
- Utility Bill (last three months - Water / Electricity etc.)
- Proof of marital status (if applicable)
- Bank Reference Letter
- Curriculum Vitae
- Source of funds and evidence (P60, Employment Contract, Sale of Property, Tax Declaration, Bank Statements etc. – whichever is applicable)

Documents required by the bank from the BUYER if loan required

- Photocopy of applicant's passport
- Bank reference from existing bankers
- Details of the property to be purchased supported by copy of the sale contract.
- Proof of income (copies of last 6 months salary advices / certificate from employer / accountant / any rental agreements)
- 2 years tax clearance (P60 for UK citizens) / company's audited accounts for the last 2 years
- Copies of last 6 months bank statements
- Full credit search
- Proof of residential address (copy of last month's utility bill)
- Copies of down payments made by the applicant against the purchase price. Payment receipts must be accompanied by proof of payment (i.e visa slips, banks transfers etc)
- Power of attorney - if the documents are not to be signed in person - will be provided by the bank
- Details of applicant's lawyer in Cyprus
- License for property purchase in Cyprus (non-European citizens)
- Completed Personal Financial Statement - attached