

PROOF OF IDENTITY (BORROWER AND CO-BORROWER)*

SPANISH CITIZENS	<u>Valid ID (front and back)</u> <ul style="list-style-type: none"> Expired ID card + valid passport. If the customer's ID card is lost/stolen, the following will be accepted: Police report proving the customer's identity + valid passport. <p>Exception: people over the age of 70 do not have to renew their ID card, and people over the age of 30 who can prove that they have a severe disability.</p>
EU MEMBERS	<u>Residence card in force (front and back)</u> <ul style="list-style-type: none"> Expired residence card + valid passport or valid ID card from your country or, EU/NIE certificate + Passport/national ID card of your country in force.
NON-EU MEMBERS	<u>Valid residence card</u> <ul style="list-style-type: none"> Expired residence card + valid resolution/collection receipt + valid passport.
* For Oney Trust environments, original valid documentation is required	

BANK CONFIRMATION *

ONLY IN THE NAME OF INDIVIDUALS, NOT COMPANIES	<u>MAKE A CHOICE</u> <ul style="list-style-type: none"> <u>Bank book</u> with full IBAN (first full page) <u>Internet proof</u> of the account holder's account (including screenshots of applications) <u>Bank certificate</u> with bank stamp or issued from the bank's website (IBAN) <u>Bank account opening agreement</u> <u>Bank receipt</u> in the holder's name (IBAN) <u>Last pay slip</u> with complete direct deposit (IBAN).
* The documents must be in the borrower's name.	

PROOF OF INCOME (BORROWER AND CO-BORROWER)

SALARIED WORKERS	<ul style="list-style-type: none"> Last original pay slip (for civil servants, pay slips from the previous 2 months are accepted) (Training pay slips are not accepted) (e.g.: from the 10th day of the current month, only the pay slip from the previous month will be accepted; that is, from 10 October onward, only the September pay slip will be valid). If sick leave items are included: pay slip before sick leave (for cases of sick leave > 7 days). If items such as bonuses, extra pay, incentives, etc. are included: the last 2 pay slips.
HOUSEHOLD EMPLOYEES	<ul style="list-style-type: none"> Work history + bank statements for the last 2 months (where pay slip income is shown) Pay slip (with the same withholdings as salaried employees)
PENSIONERS / EARLY RETIREES (Contributory pensions)	<u>MAKE A CHOICE</u> <ul style="list-style-type: none"> <u>Revaluation certificate</u> (no seniority limit). <u>Decision granting pension in the name of the borrower</u> (no seniority limit). <u>Social Security withholding certificate</u> (no seniority limit). <u>Proof of income in the name of the borrower for pensions for retired public servants</u> (any period). <u>Widow's or widower's pension (current period)</u>. <u>Bank certificate</u> stamped by the bank indicating customer's name and surname, reason for the pension and amount to be received <u>Bank certificate stamped</u> by the bank indicating customer's name and surname, reason for the pension and amount to be received For people over the age of 65, in addition to the above options, bank statements showing the pension income must be valid (in this case, verify that the passbook has only one holder, specifically the customer requesting the financing, because if there is more than one, we cannot determine who owns the pension)
SELF-EMPLOYED PERSONS (Documents validated mechanically or with identification number (Internet) or bank stamp)	<ul style="list-style-type: none"> Form 100: complete set or individual Quarterly Form 130 / Quarterly Form 131 Declaration model depending on the Autonomous Community <p>Pay slips to self are not valid</p>
Transactions ≥ €24,999 ; Include bank statements (last 2 months) of the account in which the customer's income appears (final balances must be shown) or guarantor who can provide income (1st degree of consanguinity) with their corresponding supporting documents (consents + Identity document + proof of income).	

In cases where the operation requires it, additional documentation may be requested by the risk department (employment history, employment contract, bank statements, etc.). Providing this document does not entail acceptance of the operation. Omission or failure to provide the minimum documentation means that the operation will not be processed.