

C. Purchase of flat

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1	Originals & photocopies of Applicant and Spouse National Identity Cards and Birth Certificates . (KYC record)
2	Original and photocopy of bank statement showing name and address / Utility Bill (CEB or CWA or Mauritius Telecom) - not more than 3 months old of applicant (If utility bill is not in name of applicant, a written confirmation and copy of NIC should be secured from the utility bill account holder) or any other document showing relation. (KYC record)
3	Original and photocopy of latest payslip / pension slip.
4	Certificate from the employer stating that the applicant is not under report; nor on leave without pay; nor involved in a police case. (Valid for 3 weeks).
5	Original and photocopy of bank document showing bank account number and name of applicant.
6	Title Deed and/or Notarial Deed certifying that land/property belongs to the applicant (PIN number should be included).
7	Site Plan.
8	Quotation / Invoice (<i>where applicable</i>) for full home loan project.
9	Evidence of the remaining % contribution for the 90% or less financing. (<i>Not applicable for 100% financing</i>)
10	Original and photocopy of Marriage Certificate (<i>as applicable</i>).
11	Original and photocopy of recent Payslip of spouse (<i>as applicable</i>).
12	Original and photocopy of NIC of seller of property (where applicable).
13	A written declaration from the borrower, together with supporting documents, on:- a. all outstanding amounts of credit facilities availed of by the borrower including details such as the types, outstanding amounts, monthly repayment instalments, applicable interest rates and tenures of the credit facilities; and b. all fixed/variable income earned by the borrower over a minimum period of 12 months preceding the application for the credit facility. (e.g Bank Statement for last 12 months).
14	A written declaration from the borrower on:- a. whether the borrower is applying for the grant of the credit facilities for the purchase/construction of a first housing unit or additional units; and b. whether the borrower has availed of credit facilities at other financial institutions including those not regulated by the Bank of Mauritius for the purchase/construction of a first housing unit or additional units, together with the supporting documents.
15	Loan applications from existing members having low disposable net pay to be processed subject to an undertaking in the loanee's own handwriting being provided to the effect that he/she has sufficient financial means to repay the loan. For Pensioner: An undertaking in own handwriting to be provided by the applicant regarding disclosure of other income and repayment capacity.