

## Useful Information

For quick evaluation of your application when visiting the branch please bring with you the following documents.

### Identification Documents

- I.D.
- Utility Bill (CYTA, EAC etc )

### Income Documentation

Salaried employees

- Original copies of payslips of the last two (2) months.
- Original copy of the salary account statement of the last three (3) months.
- Supporting documentation for any other type of income, such as from alimony, interest rates, real estate or welfare benefits (if deemed necessary for the verification of the sufficient credit standing)

Sole proprietors/ Freelancers

- Copy of the income tax return of the last two (2) years, or  
Income certificate issued by the applicant's accountant (if any), or  
Copy of the statement of social insurance payments of the last two (2) years
- Copy of the statement form submitted after the date of the last annual balance sheet, if registered in the VAT registry.
- Supporting documentation for any other type of income, such as from alimony, interest rates, real estate or welfare benefits, if deemed necessary for the verification of the sufficient credit standing

### Purpose of Credit Documentation

- The student's acceptance letter issued by a University or Third-level Educational Institution operating in Cyprus or abroad
- Certificates stating the tuition fees and the cost of hall of residence (if applicable)
- Calculation of living costs (rent, house equipment, monthly expenses, travel cost and pocket money)