



Loans to purchase or finish a property may be obtained from all local Banks. HSBC Bank Malta plc., Bank of Valletta plc., and APS Bank Ltd offer attractive Home Loan facilities to suit individual borrowers' needs

Home Loans are being offered under the following terms:

- Up to 90% of purchase price or completion costs
- Preferential interest rates especially for the first years and for high value loans
- Monthly repayments up to 30% of the gross income
- Flexible loan repayment terms of up to 40 years



**The Banks normally require the following basic documentation to enable them to process the loan smoothly and efficiently:**

- Recent pay slip and FS3
- Architect's/Manager's estimate of the property value
- Character reference unless customer is already an account holder
- Photocopy of ID card
- Copy of the preliminary agreement

All Banks also offer Bridging Loan facilities and loans to purchase summer residences.