



Anti-Money Laundering Documents.

If you plan to buy a bank repossession or a private sale property, you will have to abide by the law, see the document "Anti money laundering laws".

As estate agents, we have to do by law, if we think there is a possibility of you trying to break this law, we have to report this to the relevant authority.

Private sale properties, you do not have to provide any documentation to the seller, the Anti money laundering department of the bank of Spain, nor the Notary to prove where you got the money for the purchase, but when transferring money into a Spanish bank account from an account in your country, the bank in Spain which is receiving the money, may ask for documentation to accredit where the money has come from.

Bank repossession properties, no matter which bank is selling the property you want to buy, you will have to supply the following information.

Copies of your passport/s and NIE numbers.

Bank extract of 6 months, sometimes 12 months, from the bank account in your country.

3 wage slips of the title owners of the bank account.

1 last years tax return.

If any money has been put in the account, no matter if it's a cash deposit, or by bank transfer, you will have to justify in writing where this money has come from.

If you have a savings and current account, and you transfer money backwards and forwards between them, you will have to provide both bank statements of both accounts.

Please note: You cannot blank out any transactions in the bank statement.

To complete the sale, you will have to transfer the money into your Spanish bank account, you will also have to get a bank extract of before and after you made the transfer from your account in your country, and then a bank extract from your Spanish bank account showing the amount being received from an account in your name and your IBAN banking number, sometimes will be requested a letter from your Spanish bank account to accredit the transfer.

If from wages, that is justified by your wage slips and tax return.

If by income from a rental property you own, a rental contract signed by both you and the

renter.

If money as a personal loan from a bank, a document from the bank stating this, along with a bank statement showing the exact figure of the loan received and the corresponding date.

If money from a personal loan from a friend, your friend will have to supply exactly the same amount of information as you, plus a private document about the loan, and a letter from your friend stating why he or she lent you the money in the first place.

If you have any questions regarding the documentation, you can email us as pbcbuyspainpropertyssl.net or by calling +34 666 646 646