Required documents

To obtain a mortgage loan with CGD, the customer must submit to the bank all the required documents and information. Documentation has to be certified in order to be accepted.

Document certification and validation

The certification process can be held by one of the following competent entities:

- A CGD bank official;
- The Portuguese Consulate / Embassy;
- A lawyer or an attorney recognized by CGD.

List of required documents

Mortgage Application:

CGD Forms: Mortgage application and Personal details.

Generic Documents:

- Copy of passport certified by CGD Branch;
- Latest proof of address (e.g. water, gas, electricity bill, etc.);
- Birth Certificate or Marriage Certificate;
- Portuguese Fiscal Card.

Documents required for loan analysis(1):

Employed people:

- Payslips for the last 3 months and/or proof of other incomes received on a regular basis;
- Employer’s letter with current salary, type of employment, bonus entitlement, job title and seniority;
- Bank statements for the last 6 months (Main Account);
- Liabilities statements (e.g. Mortgages, Personal Loans, Credit Cards and other Loans);
- Latest Income Tax Return and evidence of payment;
- Experian credit check (where available) or statement from another legally certified provider.

Self-employed people:

- Balance sheet and income statements for the past two years and/or corporate income tax statements for the previous two years with evidence of payment;
- Accountants certificate;
- Statement of Assets and Liabilities (where applicable).

Document delivery

Please deliver/send it to one of our branches or representation Offices.

(1) Other documents maybe required by the Bank, during the application assessment.