

DOCUMENTS LIST

Version as of 02/11/2026

Borrower (and Co-borrower)

Borrower as a natural person - civil status and family situation

- ☐ Valid identity card or passport, both sides



Income

Employees or retirees

- ☐ Last 3 payslips
- ☐ Employment contract or employer's certificate Income tax deduction form (W)
- ☐ 13th month bonus if applicable
- ☐ Bonuses if applicable

Other income

- ☐ Copy of the court judgment regarding awarded alimony

Rental income

- ☐ Lease agreements
- ☐ Last 3 bank statements showing rent payments

Social income

- ☐ Housing aid simulation



Expenses

- ☐ Statements of ALL bank accounts for the last 3 months (joint and personal accounts). "and savings accounts for the last 6 months" E.g.: Current accounts, savings accounts, digital bank accounts (Revolut, etc.)

- ☐ Contracts and amortization tables for outstanding real estate loans if applicable
- ☐ Contracts and amortization tables for outstanding personal loans if applicable



Assets

Real estate assets

- ☐ Notarial deed for each property

Financial assets

- ☐ Bank statements or certificates (or from insurance companies) dated within the last 3 months
- ☐ Savings / investment statement



Real Estate Transaction

Purchase of existing property

- ☐ Offer to purchase or preliminary sales agreement
- ☐ Photos and property description
- ☐ Energy performance certificate
- ☐ Floor plans

Purchase of new property

- ☐ Reservation agreement
- ☐ Floor plans
- ☐ Specifications (technical documentation)

Renovation works

- ☐ Quotes

Land + Construction

- ☐ Preliminary sales agreement
- ☐ Specifications (technical documentation)
- ☐ Quotes
- ☐ Floor plans
- ☐ Building permit

Bridging loan / loan refinancing

- ☐ Loan agreement(s) and amortisation schedule(s) for the loan(s) to be refinanced
- ☐ Notarial deed

Choose the set of documents that best matches the real estate transaction you wish to finance.



MISCELLANEOUS

- ☐ Photos and description of the property to be financed
- ☐ CNAP extracts

*Example below

- ☐ Home savings plan (BHW and Wüstenrot for state guarantee purposes)
- ☐ Tax credit on notarial deed (<https://guichet.public.lu/en/myguichet.html>)

**Instructions below



*CNAP extracts



CENTRE COMMUN
DE LA SÉCURITÉ SOCIALE

Adresse postale: L-2975 Luxembourg | Guichets: 125, route d'Esch
Heures d'ouverture: de 08h00 à 16h00
Tél.: 40141-1 | Fax: 404481
www.extrait-carriere.lu | ccss@secu.lu

DÉPARTEMENT ADMINISTRATIF

AP

1953080411085

Madame
Exemple
Claire
1 rue de la carrière
L-0123 Luxembourg

Luxembourg, le 4 août 2015

Nous vous prions de prendre connaissance de votre carrière d'assurance enregistrée jusqu'au 31 décembre 2014. En cas d'erreurs ou omissions dans le tableau ci-dessous, veuillez les signaler par écrit au Centre commun de la sécurité sociale en joignant les pièces justificatives correspondantes (p.ex. fiche de paye).

Année	Caisse	Nature	Durée	Revenu
1972	AVI	Obligatoire	71 jours	397,47
1973	AVI	Obligatoire	255 jours	1.655,03
1975	AVI	Obligatoire	147 jours	1.905,98
1975	AVI	Année-bébé	165 jours	5.722,80
1976	AVI	Obligatoire	266 jours	3.585,23
1976	AVI	Année-bébé	46 jours	7.591,54
1977	AVI	Obligatoire	99 jours	1.507,44
1977	AVI	Année-bébé	52 jours	1.389,06
1978	AVI	Obligatoire	132 jours	2.081,37
1979	AVI	Obligatoire	331 jours	5.277,28
1980	AVI	Obligatoire	186 jours	3.745,12
1981	AVI	Obligatoire	92 jours	1.685,72
1982	AVI	Année-bébé	286 jours	10.625,77
1983	AVI	Année-bébé	512 jours	12.281,69
1984	AVI	Année-bébé	26 jours	1.094,65
1985	AVI	Obligatoire	114 jours	3.828,67
1986	AVI	Obligatoire	130 jours	4.454,20
1987	AVI	Obligatoire	137 jours	4.739,10
1988	AVI	Obligatoire	12 mois	4.562,83
1989	AVI	Obligatoire	12 mois	4.797,02
1990	AVI	Obligatoire	9 mois	3.989,68
1991	AVI	Volontaire	4 mois	3.425,56
1992	AVI	Volontaire	4 mois	3.515,24
1993	AVI	Volontaire	4 mois	3.897,58
1994	AVI	Volontaire	4 mois	4.019,44
1995	AVI	Volontaire	4 mois	4.311,11
1996	AVI	Volontaire	4 mois	4.337,56
1997	AVI	Volontaire	4 mois	4.585,32
1998	AVI	Volontaire	4 mois	4.588,52
1999	AVI	Obligatoire	12 mois	19.564,39
2000	AVI	Obligatoire	12 mois	18.522,99
2001	AVI	Obligatoire	12 mois	19.085,66
2002	AVI	Obligatoire	12 mois	20.321,43
2003	AVI	Obligatoire	12 mois	21.297,36
2004	AVI	Obligatoire	12 mois	22.525,06
2005	AVI	Obligatoire	12 mois	23.937,71
2006	AVI	Obligatoire	12 mois	90.393,32
2007	AVI	Obligatoire	11 mois	72.781,39
2008	AVI	Obligatoire	9 mois	14.511,20
2009	CNAP	Obligatoire	12 mois	20.095,37
2010	CNAP	Obligatoire	12 mois	20.445,54
2011	CNAP	Obligatoire	12 mois	21.025,13
2012	CNAP	Obligatoire	12 mois	21.753,00
2013	CNAP	Obligatoire	12 mois	22.630,80
2014	CNAP	Obligatoire	2.016 heures	24.052,36
2014		TOTAL	12 mois	24.052,36

En outre, sont reconnues au titre de périodes complémentaires, les périodes suivantes :

11.02.1976 - 18.12.1980 : éducation de l'enfant
05.01.1982 - 05.01.1988 : éducation de l'enfant

Durée des périodes d'assurance : 2.847 jours et 253 mois, soit 31,63 ans.
Durée des périodes complémentaires non superposées : 3,81 ans.

Les « années-bébé » ont été enregistrées sur base des dispositions légales en vigueur au moment de votre demande. La validation ne pourra néanmoins se faire qu'au moment de l'échéance du risque en application des dispositions en vigueur à ce moment-là et compte tenu d'une reconnaissance éventuelle de périodes d'éducation par un autre régime de pension luxembourgeois ou étranger. (Article 171, alinéa 1er, point 7 du Code de la sécurité sociale)

Sur la base de la carrière d'assurance ci-dessus et en cas d'accomplissement des conditions d'ouverture du droit à la pension, le montant brut de la pension se serait élevé au 1er janvier 2015 à 1.849,23 euros par mois à l'indice 775,17 du coût de la vie.

Toutes les informations contenues dans la présente se fondent sur la législation actuellement en vigueur. Elles sont fournies à titre indicatif et sans engagement.

Pour toutes informations supplémentaires, veuillez consulter le site : www.extrait-carriere.lu

**Tax credit on notarial deed

https://guichet.public.lu/

Guichet.lu | Citizens | Businesses | Log in | FR DE EN

Procedures by theme | News | Life events | Search site | Help

Find the information you need quickly and easily.

Search by keyword

Search among the procedures

Certificate of residence | Criminal record | Data in the RNPP | Income tax return | Identity card | Luxembourgish nationality | Passport | Recognition of a diploma

View our pages in easy-to-read language in French

Procedures in focus

Filing an income tax return for natural persons via the electronic assistant on MyGuichet.lu | The income tax return for natural persons (taxation by assessment)

https://guichet.public.lu/

eAccess | Connection to an online service of the State of Luxembourg | FR EN DE

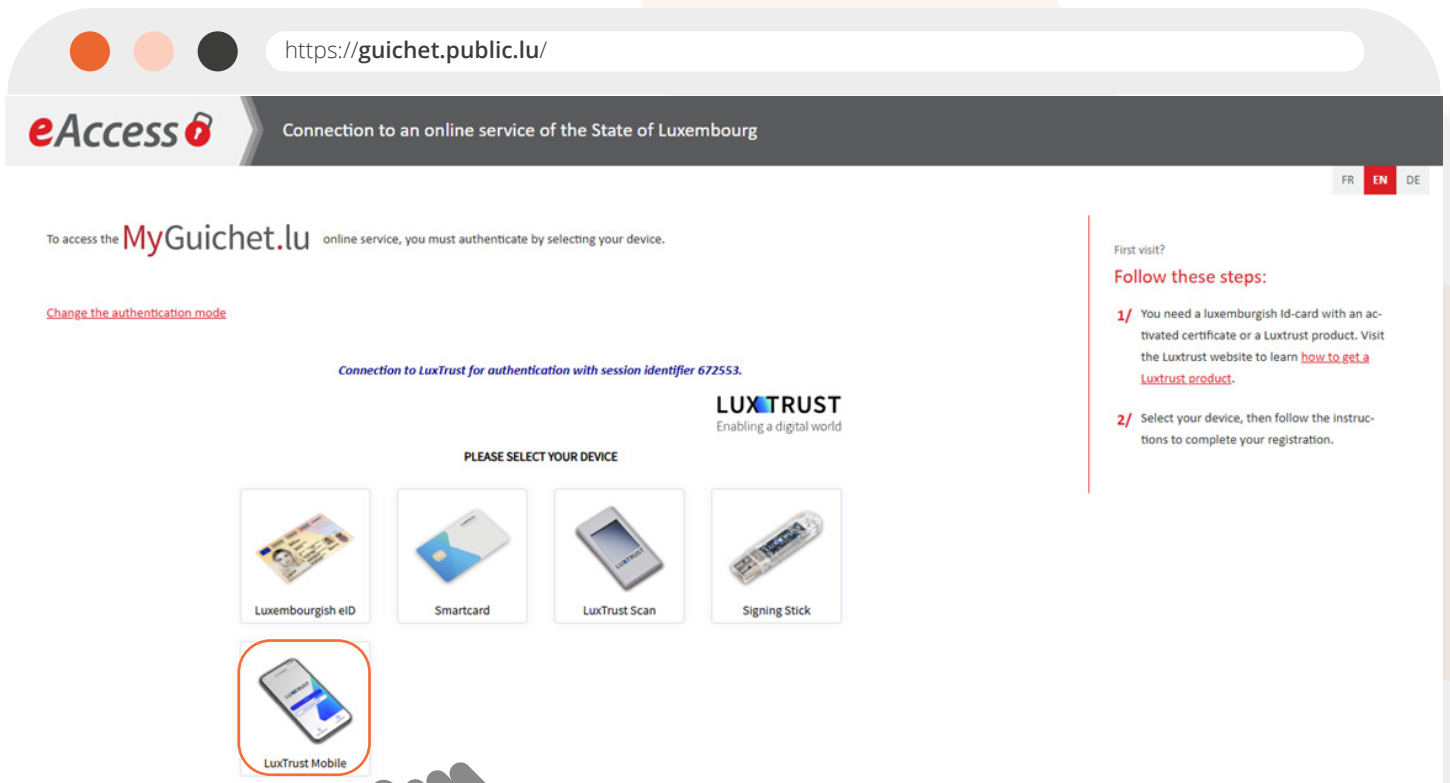
To access the MyGuichet.lu online service, you must select an authentication mode.

SELECT AN AUTHENTICATION MODE

LUXTRUST
Connection using a LuxTrust product or your electronic identity card (eID)

GouvID
Connection using a mobile device and the GouvID application

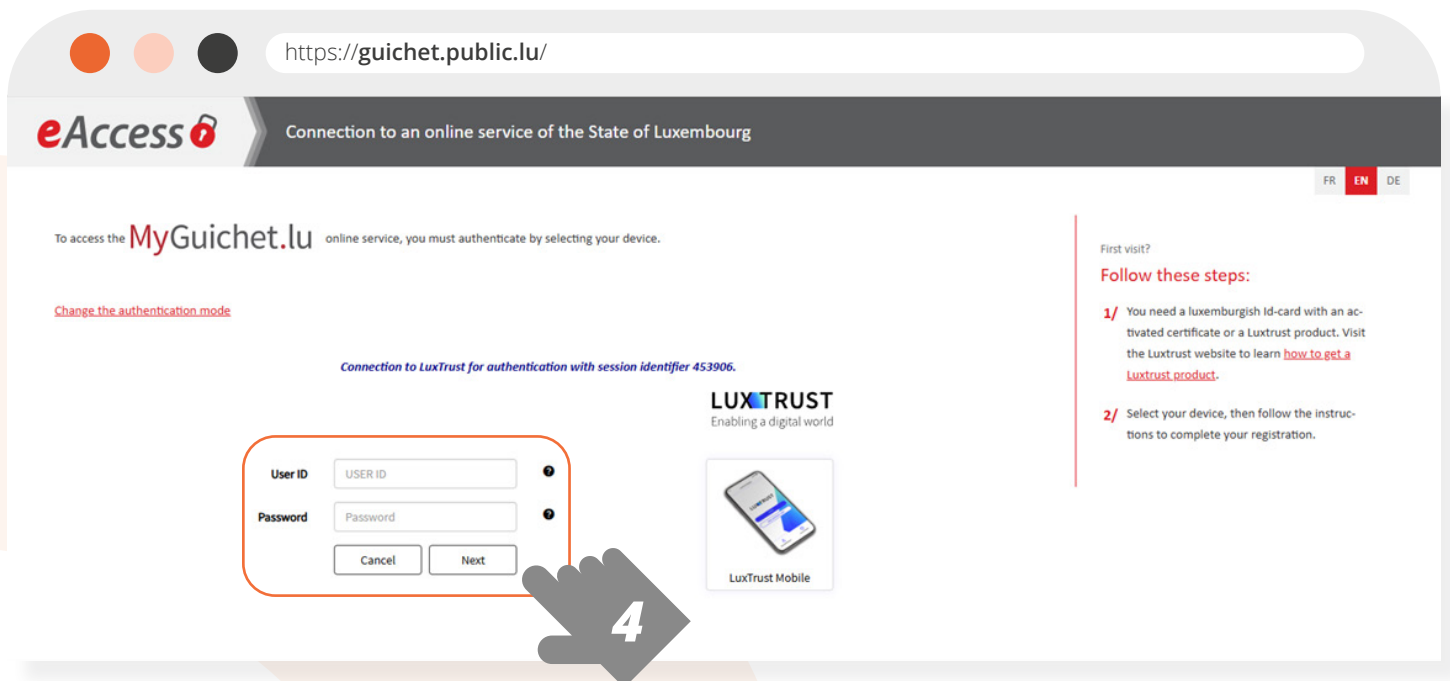
eIDAS.eID network
Connection using a digital identity from another European country (redirection to another authentication interface)



First visit?

Follow these steps:

- 1/ You need a Luxembourgish Id-card with an activated certificate or a Luxtrust product. Visit the Luxtrust website to learn [how to get a Luxtrust product](#).
- 2/ Select your device, then follow the instructions to complete your registration.



First visit?

Follow these steps:

- 1/ You need a Luxembourgish Id-card with an activated certificate or a Luxtrust product. Visit the Luxtrust website to learn [how to get a Luxtrust product](#).
- 2/ Select your device, then follow the instructions to complete your registration.

https://guichet.public.lu/

MyGuichet.lu LINK A DEVICE Private eSpace Mr. John Doe FR DE EN

My procedures My data My messages 1

My private eSpace

Featured procedure
AIDEFI : Application for state financial aid for higher education studies - Winter semester [Create](#)

My procedures
Track the status of your active procedures or start a new procedure from the catalogue.
[+ New procedure](#)

My data
You can find the authentic sources from administrations here.

My messages
Consult your message exchanges with administrations. [1 Unread messages](#)

My appointments

My profile
Complete your profile and speed up the filling in of forms.

My documents
Store the documents so that you can use them for future procedures.

https://guichet.public.lu/

MyGuichet.lu LINK A DEVICE Private eSpace Mr. John Doe FR DE EN

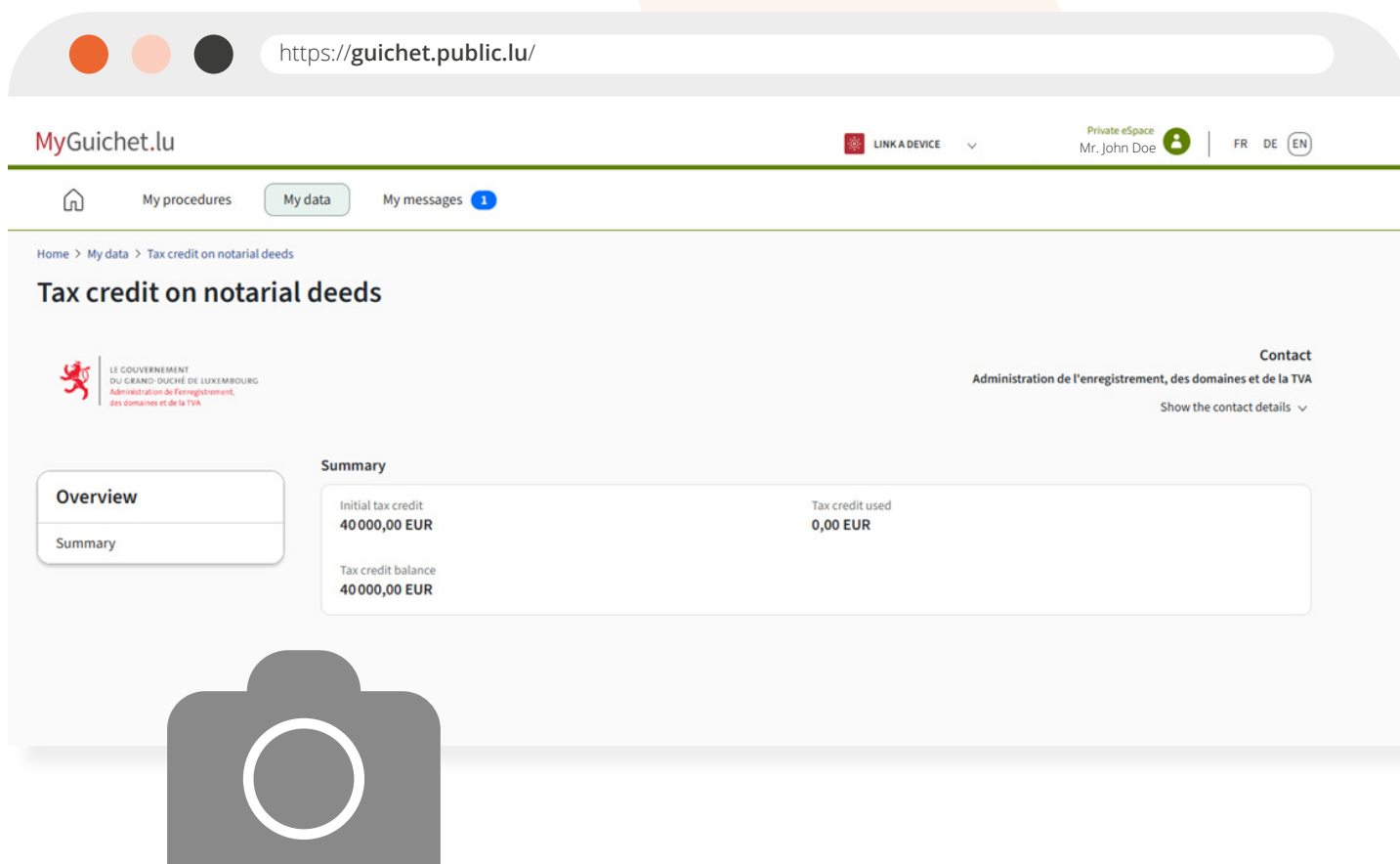
My procedures My data My messages 1

Home > My data

My data

Select an authentic source in the catalogue.
The data presented in this section is the data that concerns you and that is filed with public administrations and organisations.
This data can be used to pre-fill your online procedures in order to facilitate your input.

Citizenship - National Registry of Natural Persons - Residence certificate - Certificate of registration of a reference address - Extended residence certificate	Family & Education - Family benefits - Parental leave	Health & Social security - CovidCheck Certificates - Association d'assurance accident (AAA) - Health insurance fund - Centre commun de la sécurité sociale (CCSS) - Electronic Healthcare Record - DSP (Dossier de Soins Partagé)	Housing & Construction - Housing aid - Land register - Hunt Tax credit on notarial deeds
Leisure - Training courses in the field of sports - Aptitudes sportives	Taxation Subscription to ACD documents	Transport - Fine - Driving licence details - Points-based driving licence - Road tax (Autosteier) - Vehicles and registration numbers	Work - Supplementary pension - ADEM: MyADEM Portal



We invite you to check your notarial deed tax credit via the Guichet.lu website, preferably on a computer to ensure better readability of the information.

Once the summary of the available amount is displayed, you can take a screenshot and send it to us for processing.