# Justifying documentation for the cashed in income

## Salary incomes or assimilated and not taxable incomes

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## Salary incomes or assimilated and not taxable incomes

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<thead>
<tr>
<th>Income type</th>
<th>Necessary documents</th>
</tr>
</thead>
</table>
| Salary income                                                              | • Inquiry agreement for income verification at ANAF AND/OR  
• Current year: income statement issued by the employer (OTP model)  
• Previous year: Income statement issued by the employer which proves the monthly incomes obtained in the previous year/ any other documents issued by the employer which will confirm the incomes for the previous year |
| Incomes from commissions cashed in addition to the salary incomes          | • Inquiry agreement for income verification at ANAF AND/OR  
• Current year: income statement issued by the employer (OTP model)  
• Previous year: Income statement issued by the employer which proves the monthly incomes obtained in the previous year/ any other documents issued by the employer which will confirm the incomes for the previous year |
| Monthly substantive pay, other benefits, increment, food incentives (for employees of the National Ministry of Defense) and other permanent benefits | • Current year: income statement issued by the employer (OTP model)  
• Previous year: Income statement issued by the employer which proves the monthly incomes obtained in the previous year/ any other documents issued by the employer which will confirm the incomes for the previous year  
   
   Food allowance for employees of the National Ministry of Defense is considered not taxable income and is accepted based on the following documents: income statement issued by the employer in which is mentioned food allowance value. |
| Food Vouchers | • Inquiry agreement for income verification at ANAF AND/OR  
|              | • Income Statement issued by the employer (OTP model – the same document as in case of salary incomes) |
| Incomes from management / administration contacts | • Inquiry agreement for income verification at ANAF AND/OR  
|                                                     | • Current management / administration contract  
|                                                     | • Current year: income statement issued by the employer (OTP model)  
|                                                     | • Previous year: Income statement issued by the employer which proves the monthly incomes obtained in the previous year/ any other documents issued by the employer which will confirm the incomes for the previous year |
| Board Incentives and censors income | • Inquiry agreement for income verification at ANAF AND/OR  
|                                      | • The appointment decision or the company’s status  
|                                      | • Current year: income statement issued by the employer (OTP model)  
|                                      | • Previous year: Income statement issued by the employer which proves the monthly incomes obtained in the previous year/ any other documents issued by the employer which will confirm the incomes for the previous year |
| Maternity allowance | • Decision of the local authority which stipulates the approval of the maternity allowance  
|                     | • The last slip with the value of the maternity allowance  
|                     | OR in case the client receives the maternity allowance in a banking account then: Account statement which proves the last maternity allowance in cashed  
|                     | • Income statement issued by the employer which stipulates the incomes in cashed 3 months before the issue date of the decision or any other document which can prove the last 3 months incomes |

### Incomes from independent activities

<table>
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<th>Necessary documents</th>
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</table>
| Commercial activities incomes | ANAF flow:  
|                             | • Receipts and disbursements journal for the current year  
|                             | • Inquiry agreement for income verification at ANAF  
|                             | Note; For the loan requests submitted until June of the current year: |
- instead of Receipts and disbursement journal for the current year it will be accepted the Receipts and disbursement journal for the previous year
- it will be verified incomes reported at ANAF in the last 2 years

**Without ANAF flow:**
- Documentation attesting the freelancer profession registered to the relevant authority
  **AND**
- Special Statement regarding freelancers' income for the previous year/for the last 2 years
  **OR**
- Final taxation decision for the previous year/for the last 2 years
  **OR**
- Fiscal certificate for the previous year/for the last 2 years
  **OR**
- For the income tax bracket for freelance income from food allowance, the already signed agreements and account statements which can prove the previous year incomes.
  **AND**
- Receipts and disbursements journal for the current year
  **OR**
- Fiscal certificate for the current year/previous year
  **OR**
- For the income tax bracket for freelance income from food allowance, the already signed agreements and account statements which can prove the current year incomes.

**Incomes from agent contracts/ commercial mandate contracts/ commission contracts/civil conventions contracts**
- Inquiry agreement for income verification at ANAF AND/OR
- Current management / administration contract
- For the agent contracts/mandate contracts/commission
  - Current year: income statement issued by the employer, which proves the salary incomes
  - Previous year: Income statement issued by the employer which proves the monthly incomes obtained in the previous year
  - Final taxation decision for the previous year
- For contracts/civil convention: Declaration 205 for withholding tax
- Income statement issued by the employer (OTP model)

**Freelancers incomes**
- ANAF flow:
  - Inquiry agreement for income verification at ANAF
  Note:
  For the loan requests submitted until June of the current year:
  - instead of Receipts and disbursement journal for the current year it will be accepted the Receipts and disbursement journal for the previous year
  - it will be verified incomes reported at ANAF in the previous 2 years
Without ANAF flow:
- The registered statement to the relevant authority
  AND
- Business/practice license issued by the relevant authority
  AND
- Special statement which proves the incomes of the previous year/
  OR
- The final notice of assessment for the previous year
  OR
- The fiscal certificate which proves the income and contribution for the
  previous year
- AND
  - Receipts and disbursements journal for the current year (if the case)

Note:
For the loan requests submitted until June of the current year:
- instead of Receipts and disbursement journal for the current year it
  will be accepted the Receipts and disbursement journal for the previous
  year

**Incomes from copyrights**
- Inquiry agreement for income verification at ANAF
  AND/OR
- Contract of copyrights conveyance registered at the Fiscal Revenue
  Office
  OR
- Contract of copyrights conveyance non registered at the Fiscal
  Revenue Office and the Tax Return document proving the registration
  of the revenues
  AND
- Income Statement issued by the employer (OTP model)
- Special declaration for tax return proving the incomes earned or Annual
  tax return decision for the previous year (only if he earned the
  copyrights incomes in the previous year)

**Incomes from retirement pensions and life annuity incomes**

<table>
<thead>
<tr>
<th>Income type</th>
<th>Necessary documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incomes from retirement pension</td>
<td>For incomes from local retirement pension:</td>
</tr>
<tr>
<td></td>
<td>- Inquiry agreement for income verification at ANAF (only for incomes from local retirement pension) AND/OR</td>
</tr>
<tr>
<td></td>
<td>- Last pension slip/ account statement issued by the Bank attesting the pension collection through the account, pension decision or</td>
</tr>
</tbody>
</table>
OTP Bank România S.A. - Societate administrată în sistem dualist
Administrația Centrală
Internet: www.otpbank.ro
Contact Center: 0800 88 22 88, +40 21 308 57 10

another document proving the value and the period of time of receiving the pension (proof of at least the past month cashed in pension)
- Pension decision or another document proving the value and the period since cashing.

Note:
Incomes from retirement pensions lower than the minimum value according to legal regulations (which can be adjusted when legislation change) and that are not reported at ANAF will be analyzed based on justifying documents provided by client

- For incomes from abroad retirement pensions:
  - Translated and certified (with apostil) version of Pension Agreement or Certificate or translated version of Pension decision,
  - The proof of the last 2 months cashed in pension (pension slip or account statement issued by the Bank)

<table>
<thead>
<tr>
<th>Life annuity incomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Income Statement/other proving document issued by the institution that pays the life annuity to confirm the last value of the income and the legal articles</td>
</tr>
<tr>
<td>• Statutory declaration of the client to confirm that he will not make any changes that will make necessary the cancelation of the life annuity</td>
</tr>
</tbody>
</table>

Incomes obtained abroad

<table>
<thead>
<tr>
<th>Incomes obtained abroad</th>
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<tbody>
<tr>
<td>Income type</td>
</tr>
</tbody>
</table>
| Salary income obtained abroad | • Labor contracts  
  - Work permit with apostil  
  - Income statement that will contain the following minimum information: identification and contact data for the employer, position occupied by the client in the company, time of employment, the net income for the last 6 months revealed for each separate month, names of the employer legal representatives  
  - Current account statement proving the incomes obtained in the last 6 months or pay slips signed and stamped by the employer for the last 6 months  
  - Previous labor contract, in case the current labor contract is signed on a determined period of time  
  - Documents proving that the current job is a qualified job (diploma)  
  - For the income of the previous year: labor contract, income statement, current account statement proving the monthly incomes of the previous year |
| Incomes of the navigators obtained from navigation | • Current account statement/income statement/labor contract proving the incomes for the last 24 months  
  • Contract/statement or registry book from the Naval Authority proving the |
### Incomes obtained from abroad

<table>
<thead>
<tr>
<th>Income type</th>
<th>Necessary documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persons that work in Romania and obtains incomes salary from abroad</td>
<td>• Labor contracts</td>
</tr>
<tr>
<td></td>
<td>• Income statement that will contain the following minimum information: identification and contact data for the employer, position occupied by the client in the company, time of employment, the net income for the last 6 months revealed for each separate month, names of the employer legal representatives</td>
</tr>
<tr>
<td></td>
<td>• Current account statement proving the incomes obtained in the last 6 months or pay slips signed and stamped by the employer for the last 6 months</td>
</tr>
<tr>
<td></td>
<td>• Previous labor contract, in case the current labor contract is signed on a determined period of time</td>
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<td>• Documents proving that the current job is a qualified job (diploma)</td>
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<td></td>
<td><strong>For the income of the previous year:</strong> labor contract, income statement, current account statement proving the monthly incomes of the previous year</td>
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</table>

### Incomes from investments

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<thead>
<tr>
<th>Income type</th>
<th>Necessary documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income from dividends</td>
<td>• Extract from the Chamber of Commerce (not from RECOM site) no older than 30 days from request date</td>
</tr>
<tr>
<td></td>
<td>• Annual and monthly balance sheet for the last 2 years registered at the Financial Administration</td>
</tr>
<tr>
<td></td>
<td>• AGA decision for dividends distributed in the last 2 years</td>
</tr>
</tbody>
</table>

### Incomes from rental property

<table>
<thead>
<tr>
<th>Income type</th>
<th>Necessary documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental incomes</td>
<td>• The rental contract registered at the Financial Administration office</td>
</tr>
<tr>
<td></td>
<td>• Client’s accountability statement that the rent will be received in a current</td>
</tr>
<tr>
<td>account at OTP Bank Romania S.A.</td>
<td></td>
</tr>
<tr>
<td>---------------------------------</td>
<td></td>
</tr>
<tr>
<td>• The declaration of registration of rental incomes at the Financial Administration office</td>
<td></td>
</tr>
<tr>
<td>• Income statement for the previous year (Form 200) or the final taxation decision for the previous year (Form 205)</td>
<td></td>
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</tbody>
</table>