

The non-residence certificate, and why the bank asks for it

The smallest paper and the one that stops the most operations. Where it comes from, how long it lasts, and how not to run out of it.

1 · The papers to gather first

Get everything together before you start. Almost every step in this guide stops dead for one missing document, and starting again costs more than waiting a day.

- A valid passport and a copy of every written page.
- Form EX-15, filled in and signed: the same form as for the NIE, ticking the non-resident certificate box.
- Fee form 790 code 012, generated on the police website and paid at a Spanish bank, with the stamped receipt.
- The reason you are asking, with its paper: the bank's letter, the purchase contract, the request that demands it.
- An address in Spain for notifications and a phone number that works here.

2 · The order to do things in

- 1 Check whether you are being asked for the NON-resident certificate or the resident one. Two boxes on the same form and two different papers.
- 2 Generate and pay the fee before the appointment, and not months ahead: the form has its own expiry.
- 3 Book the appointment on the official system, choosing your province and the exact procedure. It is free.
- 4 Go with originals and copies, and ask for two counterparts if your bank and your notary will both want one.
- 5 Put the issue date in your calendar with an alert: banks usually want it renewed every two years.

3 · The mistakes we see again and again

- Waiting for the bank to freeze the account. The renewal is asked for beforehand, not in the month the IBI falls due.
- Confusing it with the NIE. The NIE is a number that does not change; this is a dated certificate.
- Paying someone for an appointment. The appointment is public and free.
- Turning up without the paper that justifies the reason. With no reason evidenced, it is not issued.
- Keeping only one counterpart. If the bank keeps the original, you start again for the notary.

4 · Where you can check it yourself

Official pages, checked on 22/09/2026. The administration changes its screens without warning: if something does not match, the official source wins, not this guide.

- **Policía Nacional, trámites de extranjería: certificado de no residente y formulario EX15**

https://sede.policia.gob.es/portalCiudadano/_es/tramites_extranjeria.php

- **Tasa modelo 790 código 012, sede electrónica de la Policía Nacional**

https://sede.policia.gob.es/Tasa790_012/

- **Cita previa de extranjería, sede de las Administraciones Públicas**

<https://sede.administracionespublicas.gob.es/pagina/index/directorio/icpplus>

- **Ley 10/2010 de prevención del blanqueo de capitales (por qué el banco lo pide)**

<https://www.boe.es/buscar/act.php?id=BOE-A-2010-6737>

If you would rather we did it

€89 the file and the appointment, official fee separate

€129 the same, with the renewal watched for two years

We are not a bank or a financial intermediary: we do not open accounts, we do not recommend banks and we take no commission from any. The appointment depends on a public diary: if there is no slot in your province, we say so on day one instead of promising you a date.

A question? One message is enough

Write to us on WhatsApp at **+34 613 13 87 84** (wa.me/34613138784) and a person answers. Asking costs nothing and commits you to nothing.

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