ΑΑΔΕ
Independent Authority for Public Revenue (IAPR)

SERVING PUBLIC INTEREST AND SOCIETY AT LARGE

Frequently Asked Questions – Answers on the issuance of a tax clearance certificate / certificate of debt

Athens, 23 June 2026
Version: 2.0

Table of Contents – Indicative Structure

1 Digital Tax Clearance Certificate

1. **Q** **Can I obtain a digital tax clearance certificate through the myAADE digital portal if my only pending matter is that I have an overdue debt of a small amount?**

A If your total overdue* debts do not exceed thirty (30) euros and the other conditions for issuance are met (the required returns have been submitted, there is no issuance restriction), you may obtain a tax clearance certificate for:

- Any lawful use other than collection of money and other than transfer of immovable property.
- Collection of money from public sector entities other than the Central Administration.
- Collection of money from Central Administration entities (with withholding, provided that the conditions for ex officio set-off are met; otherwise without withholding).
- Transfer of immovable property or creation of a right in rem thereon by onerous cause for consideration.
- Transfer of immovable property or creation of a right in rem thereon without consideration.

*Overdue debts are debts assessed against your TIN, any debts arising from succession (inheritance) or from business succession, any income-tax debts of yours that have been assessed against your spouse's TIN, as well as debts for which you bear liability for payment in accordance with the applicable provisions.

2. **Q** **Can I obtain a digital tax clearance certificate through the myAADE digital portal if my only pending matter is that I have overdue debts under a settlement arrangement (exceeding thirty euros) and my settlement arrangement is up to date?**

A Provided that the other conditions for issuance of a tax clearance certificate are met, namely the required returns have been submitted and there is no issuance restriction, you may obtain a tax clearance certificate online for:

- Any lawful use other than collection of money and other than transfer of immovable property.
- Collection of money from public sector entities other than the Central Administration (with withholding on the amount collected).
- Collection of money from Central Administration entities (with withholding on the amount collected).
- Transfer of immovable property or creation of a right in rem thereon by onerous cause for consideration (with withholding on the consideration).

By way of exception, a tax clearance certificate is **not issued digitally** in the following cases of debt settlement arrangements: debts assessed against your

TIN and/or your debts arising from succession (inheritance) or from business succession and/or debts assessed against the TIN of a Legal Person (N.P.) under liquidation for which you are jointly and severally liable, that have been included in the out-of-court debt settlement mechanism of Law 4738/2020; individual debts and/or debts arising from joint liability that have been included in the out-of-court debt settlement mechanism of Law 4469/2017; individual debts and/or debts arising from joint liability that have been placed under a provisional or final judicial debt settlement under Law 3869/2010; individual debts and/or debts arising from joint liability that have been included in a settlement arrangement not supported by AADE's information systems (e.g. on the basis of a judicially ratified debt settlement agreement under the previously applicable law).

3. Q **Can I obtain a digital tax clearance certificate through the myAADE digital portal if my only pending matter is that I have debts that are not overdue?**

A Provided that the other conditions for issuance of a tax clearance certificate are met, namely the required returns have been submitted and there is no issuance restriction, you may obtain a tax clearance certificate online for:

- Any lawful use other than collection of money and other than transfer of immovable property.
- Collection of money from public sector entities other than the Central Administration.
- Collection of money from Central Administration entities, with withholding, provided that the conditions for ex officio set-off are met (otherwise without withholding).
- Transfer of immovable property or creation of a right in rem thereon (by onerous cause for consideration or without consideration), where the total individual debts that are not overdue amount to up to ten thousand (10,000) euros per natural person or fifty thousand (50,000) euros per legal person. Where they exceed these limits, their amount must not exceed, as a percentage, one hundred and twenty percent (120%) of the largest — over the last three years preceding the year of submission of the application for issuance of the tax clearance certificate — sum of the amount of basic individual debts assessed annually against the applicant.
- Transfer of immovable property or creation of a right in rem thereon (by onerous cause for consideration or without consideration), where the total debts not overdue that have been assessed against other persons and for which the applicant bears liability for their payment do not exceed the above limits. Where they exceed these limits, their amount must not exceed, as a percentage, one hundred and twenty percent (120%) of the largest — over the last three years preceding the year of submission of the application for issuance of the tax clearance certificate — sum of the amount of basic individual debts assessed annually against the primary debtor.

4. Q **I am a Natural Person. Can I obtain a digital tax clearance certificate through the myAADE digital portal if my only pending matter is that I have not submitted income tax returns over the last five years, as I had no such obligation?**

A Provided that the other conditions for issuance of a tax clearance certificate are met, namely the required returns have been submitted, there is no issuance restriction, and there was no obligation to submit an income tax return, you may obtain the digital tax clearance certificate, provided that you select the Solemn Declaration field, which states the following: "On my personal responsibility and being aware of the penalties provided for by the provisions of par. 6 of Article 22 of Law 1599/1986, I declare that I am not liable to submit a tax return for the tax years…"

5. Q **Can I obtain a digital tax clearance certificate through the myAADE digital portal if my only pending matter is that I have overdue debts outside a settlement arrangement of less than fifty thousand (50,000) euros that are under suspension of collection?**

A If your overdue debts outside a settlement arrangement are less than fifty thousand (50,000) euros and are under suspension of collection (by operation of law or by Ministerial Decision) and the other conditions for issuance of a tax clearance certificate are met (namely the required returns have been submitted, there is no issuance restriction), you may obtain a tax clearance certificate for:

- Any lawful use other than collection of money and other than transfer of immovable property.
- Collection of money from public sector entities other than the Central Administration (without withholding).
- Collection of money from Central Administration entities, with withholding provided that the conditions for ex officio set-off are met (otherwise without withholding).
- Transfer of immovable property or creation of a right in rem thereon by onerous cause for consideration, on the condition that a withholding is effected which discharges the totality of your overdue debts that are under suspension of collection.

By way of exception, a tax clearance certificate is **not issued digitally** if the suspension of collection applies by virtue of a court judgment or an interim order or a decision of an administrative body.

6. Q **Can I obtain a digital tax clearance certificate through the myAADE digital portal if my only pending matter is that I have overdue debts outside a settlement arrangement exceeding fifty thousand (50,000) euros under suspension of collection?**

A If your overdue debts outside a settlement arrangement that are under suspension of collection (by operation of law or by Ministerial Decision) exceed fifty thousand (50,000) euros and the other conditions for issuance of a clearance certificate are met (the required returns have been submitted, there is no issuance restriction), you may obtain a digital tax clearance certificate for:

- Any lawful use other than collection of money and other than transfer of immovable property.
- Collection of money from public sector entities other than the Central Administration, provided that you opt for withholding of the entire amount collected and up to the level of your total debts.
- Collection of money from Central Administration entities, provided that — where you are not subject to mandatory withholding under the set-off provisions — you opt for withholding of the entire amount collected and up to the level of your total debts.
- Transfer of immovable property or creation of a right in rem thereon by onerous cause for consideration, on the condition that the withholding (whether mandatory or at the applicant's option for withholding of the entire consideration) discharges the totality of your overdue debts that are under suspension of collection.

By way of exception, a tax clearance certificate is **not issued digitally** if the suspension of collection applies by virtue of a court judgment or an interim order or a decision of an administrative body.

7. Q I am a self-employed professional with overdue debts that have been included in settlement arrangements, with which I am compliant, and I wish to collect money from a public sector entity other than the Central Administration. What will the withholding be?

A In order to determine the withholding rate, the following are taken into account: Progress in the repayment of the settlement arrangement, where a fixed withholding rate of 10% to 70% is calculated on the amount collected and up to the level of the overdue debts under the settlement arrangement. The above withholding rates may be increased by: a) 10% depending on the ratio of the remaining balance of the debt to the average annual income of the last three years that may be allocated to its repayment, **or** b) 15% where the audit reveals the submission of nil VAT and Income Tax returns over the last two years. The total withholding rate must correspond to coverage of two (2) to four (4) instalments of the settlement arrangement(s) in force falling after the date of submission of the request, depending on the number of instalments remaining. The final withholding that will be applied shall be the greater of the two aforementioned calculations (the percentage or the amount covering the instalments).

8. **Q** **I expect to collect further sums of money from the same entity in the future (e.g. I have signed a contract with that entity). Can I obtain a digital tax clearance certificate for collection of money with reduced withholding if my only pending matter is that I have overdue debts under a settlement arrangement with which I am compliant?**

A If you expect to collect further sums of money from the same entity in the future, then, by completing the necessary fields of the section "Existence of a recurring claim", you may benefit from a lower withholding on the amount collected, and specifically:

- 10% on the amount collected, where the balance of the debt under the settlement arrangement is up to twenty thousand (20,000) euros.
- 10% to 30% on the amount collected, where the balance of your debt under the settlement arrangement exceeds twenty thousand (20,000) euros.

More specifically, the withholding amount must correspond to the amount required to cover one (1) instalment of the settlement arrangement(s) in force falling after the date of submission of the request, and must amount to at least 10% of the amount collected, but must not exceed 30% thereof. The recurring nature of the claim is verified by the entity effecting the payment or the settlement of the payment order.

9. **Q** **I have overdue debts under a settlement arrangement with which I am compliant and I wish to proceed with the sale of one of my properties; what will the withholding be?**

A Where the sale price is equal to or greater than the objective value of the property, the tax clearance certificate is issued with a fixed withholding rate of 70% on that price, and up to the level of the overdue debts under the settlement arrangement. If the sale price is lower than the objective value of the property, a withholding of 70% is first calculated on that price, and where the amount of the withholding does not cover the totality of the overdue debts under the settlement arrangement, a withholding of 70% is calculated on the objective value of the property. The tax clearance certificate is issued provided that the amount of the withholding resulting from the calculation of 70% on the objective value of the property does not exceed the sale price.

10. **Q** **I have overdue debts exceeding fifty thousand (50,000) euros that are under suspension of collection and I wish to proceed with the sale of a property. What will the withholding on the digital tax clearance certificate be?**

A Where the sale price is equal to or greater than the objective value of the property, the tax clearance certificate is issued with a fixed withholding rate of 50% on the price, and up to the level of the overdue debts that are under a regime of suspension of collection (by operation of law or by Ministerial Decision). If the sale price is lower than the objective value of the property, a withholding at a rate of 50% is first calculated on the price and, where the amount of the withholding does not cover the totality of the overdue debts that are under a regime of suspension of collection, a withholding at a rate of 50% is calculated on the objective value of the property. The tax clearance certificate is issued provided that the amount of the withholding resulting from the calculation of 50% on the objective value of the property does not exceed the price. The tax clearance certificate is issued digitally, provided that this withholding covers the totality of the overdue debts under suspension of collection. Alternatively, you may opt for withholding of the entire price and up to the level of your debts, on the condition that the sale price covers the totality of the overdue debts under suspension of collection.

11. **Q** **I have total overdue debts exceeding thirty (30) euros that are not regularised in a lawful manner (that are not under a settlement arrangement or under a regime of suspension of collection). How can I proceed with the sale of my property, given that no tax clearance certificate is issued?**

A In this case, provided that the other conditions for the tax clearance certificate are met (the required returns have been submitted, there is no issuance restriction), the issuance of the digital certificate of debt is examined, which is issued instead of the tax clearance certificate in order for the act of transfer of the immovable property to be carried out.

12. **Q** **I am a jointly and severally liable person under Article 49 of the TPC (Tax Procedure Code) for overdue debts of a legal person or legal entity under a settlement arrangement with which I am compliant; I have no other pending matter and I wish to proceed with the sale of a property of mine. What will the withholding on the tax clearance certificate be? Can I obtain the tax clearance certificate digitally?**

A Provided that you submit the completed application A100 in the “My Requests” application (through the myAADE digital portal) to the Head of the service competent for pursuing the collection of the debt, attaching the necessary supporting documents from which it is proven that, during the last two (2) years of your tenure, you did not participate in any way in the shareholding or corporate composition of the above legal person or above legal entity (cumulatively, with direct or indirect participation of a spouse, a party to a cohabitation agreement, or a relative of the first and second degree) by a percentage exceeding five percent (5%), or zero point five percent (0.5%) if the legal person is listed on a regulated stock market, you may obtain a tax clearance certificate without the above debts for which you are jointly and severally liable under Article 49 of the TPC being included in the withholding amount, provided that the other conditions for its issuance are met (namely the required returns have been submitted, there is no issuance restriction). The tax clearance certificate, following review of the supporting documents, is issued by the competent DOY (Tax Office)/KEVEIS/KEMEF. Furthermore, where your participation percentage exceeds the above percentages, then the withholding rate for the overdue debts of the legal person or legal entity under a settlement arrangement for which you are jointly and severally liable under Article 49 of the TPC — instead of the 70% on the price or on the objective value, as the case may be, as analysed in the answer to question no. 9 — may range from 7% up to 70% on the price or on the objective value respectively, provided that the amount of the remaining debt corresponding to the difference between the amount withheld and the amount corresponding to 70% on the price or on the objective value is secured by guarantees or securities in rem, such as the grant of immovable property free of encumbrances for the registration of a first mortgage. If you apply for reduced withholding on the tax clearance certificate with the simultaneous provision of security in accordance with the preceding subparagraph, the tax clearance certificate is issued by the competent DOY (Tax Office)/KEVEIS/KEMEF.

13. Q **I have overdue debts with a principal debt amount exceeding 50,000 euros under a regime of suspension of collection by virtue of a decision of the Dispute Resolution Directorate and I wish to proceed with the sale of a property. What will the withholding on the tax clearance certificate be? Can I obtain the tax clearance certificate digitally?**

A Provided that the other conditions for issuance of a tax clearance certificate are met (namely the required returns have been submitted, there is no issuance restriction), the withholding rate for overdue debts with a principal debt amount exceeding 50,000 euros under a regime of suspension of collection by virtue of a decision of the Dispute Resolution Directorate — instead of the 50% on the price or on the objective value, as the case may be, as analysed in the answer to question no. 10 — may range from 5% to 50% on the price or on the objective value respectively, provided that the amount of the remaining debt corresponding to the difference between the amount withheld and the amount corresponding to 50% on the price or on the objective value is secured by guarantees or securities in rem (such as the grant of immovable property for the registration of a first mortgage). In the above cases, the tax clearance certificate is issued by the competent DOY (Tax Office)/KEVEIS/KEMEF.

2 Certificate of Debt

14. **Q** **I am a jointly and severally liable person under Article 49 of the TPC for debts of a legal person or legal entity. When are these recorded on the Certificate of Debt?**

A Provided that these debts are not overdue, or are overdue under a regime of suspension of collection, or have been included in a settlement arrangement with which you are compliant, you may submit the completed application A100 in the “My Requests” application (through the myAADE digital portal) to the Head of the service competent for pursuing the collection of the debt, attaching the necessary supporting documents from which it is proven that, during the last two (2) years of your tenure, you did not participate in any way in the shareholding or corporate composition of the above legal person or above legal entity (cumulatively, with direct or indirect participation of a spouse, a party to a cohabitation agreement, or a relative of the first and second degree) by a percentage exceeding five percent (5%), or zero point five percent (0.5%) if the legal person is listed on a regulated stock market; in that case, these debts of the legal person or legal entity for which you are jointly and severally liable under Article 49 of the TPC are recorded on the Certificate of Debt only if you so request in your application. In the above cases, the certificate of debt is issued by the competent DOY (Tax Office)/KEVEIS/KEMEF/EMEIS.

15. **Q** **Can I obtain a digital certificate of debt for collection of money if I have total non-settled overdue debts exceeding thirty (30) euros that are not under suspension of collection?**

A Where there are non-settled overdue debts exceeding thirty (30) euros that are not under suspension of collection, you may obtain a digital Certificate of Debt for collection of money through the myAADE digital portal, irrespective of whether the required returns have been submitted and irrespective of the existence of a restriction on the issuance of a clearance certificate.

16. **Q** **Who can apply digitally for a certificate of debt?**

A The application may be submitted by: the beneficiary of the payment or the transferor of the immovable property or right in rem; the service or entity that carries out the clearance or the payment to the debtor, for the collection of which the production of a tax clearance certificate is required; the notary who carries out the transfer of the immovable property or the creation of the right in rem.

17. **Q** **Which debts are recorded on the Certificate of Debt?**

A a) For natural persons, the totality of the assessed (overdue and not overdue) individual debts, as well as of the assessed debts of joint obligation and joint liability for which the natural person bears liability for their payment, in accordance with the applicable provisions, plus any corresponding co-collected amounts.
b) For legal persons or legal entities, as well as asset pools, their total assessed (overdue and not overdue) debts are recorded, as well as the debts that have been assessed against other persons for which they bear liability for payment in accordance with the applicable provisions, plus any corresponding co-collected amounts.

18. **Q** **I have overdue debts that are under suspension of collection. When are these recorded on the Certificate of Debt?**

A a) Where the certificate of debt is issued for collection of money, the assessed debts that are under suspension of collection are also recorded in every case.
b) Where the certificate of debt is issued for transfer of immovable property or creation of a right in rem thereon by onerous cause for consideration, the total assessed debts that are under suspension of collection (irrespective of whether they have been included in an instalment-payment settlement arrangement) are recorded only where they are overdue and the amount of their principal debt exceeds fifty thousand (50,000) euros; otherwise they are recorded only if so requested by the debtor in their application.

19. **Q** **I have debts that are not overdue arising from the repayment of the repayable advance support. When are these recorded on the Certificate of Debt?**

A In every case, the debts that are not overdue arising from the repayment of the repayable advance support are recorded on the Certificate of Debt only if so requested by the debtor in their application.

3 Support – Contact

For further information or clarifications, you may contact AADE Taxpayer Support (my1521):

- **By phone**: 1521 (toll-free), on working days from 07:00 to 20:00.
- **Digitally**: via the my1521 platform, available 24 hours a day, 7 days a week, by selecting: **Public Revenue Collection Matters > Tax Clearance > Applications for the issuance of a certificate**.

Annex A – Version & Revision Details

Preparation and Review Details

- This version has been prepared under the responsibility of DIDEISEP, DIEPIDI and DEXY.

Version History

Table 1. Version History

Version History		
Version	**Date**	**Description**
1.0	08/11/2024	Initial version
2.0	23/06/2026	Revised version: addition of questions no. 12–14