

## REQUIRED DOCUMENTATION FOR BANK LOANS

### NON-PURPOSE LOAN

#### Required documentation when applying for non-purpose loan:

- Loan application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport (for non-residents)
- CIPS residence registration / copy of residence permit (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 and Employment Contract (for employees of private companies)

### HOUSING LOANS

#### Required documentation when applying for housing loans:

- Loan product application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport
- CIPS residence applications / copies of residence permits (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 (in company accounting) and Employment contract (for employees of private companies)
- Land Registry excerpt
- Purchase contract / pre-contract
- Valuation of real estate by an expert who has a contract with the Bank

### CAR LOANS

#### Required documentation when applying for car loans:

- Loan application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport
- CIPS residence registration / copy of residence permit (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 (in company accounting) and Employment contract (for employees of private companies)
- Purchase of new vehicles: invoice / proforma invoice
- Purchase of used vehicles: sales contract
- Assessment of the value of the vehicle by an expert who has a contract with the Bank

## REFINANCE LOANS

### Required documentation when applying for refinance loans:

- Loan application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport (for non-residents)
- CIPS residence registration / copy of residence permit (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 and Employment Contract (for employees of private companies)
- Confirmation of the balance of the debt on the day of closing the loan

## CONSUMER LOANS

### Required documentation when applying for consumer loans:

- Loan product application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport
- CIPS residence applications / copies of residence permits (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 (in company accounting) and Employment contract (for employees of private companies)
- Invoice / contract or other document indicating the purpose of the loan

## AGRICULTURAL LOANS

### Required documentation when applying for agricultural loans:

- Loan application (Bank form)
- Documentation proving income from agricultural activity
- Proof of annual production for agricultural holdings
- Copy of ID card / passport
- CIPS residence applications / copies of residence permits (for non-residents)
- Form JS 3100 (in company accounting) and Employment contract (for employees of private companies)
- Invoice / contract or other document indicating the purpose of the loan
- Documentation below proving other possible income
  - The last three payrolls / pension checks and three bank statements
  - Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)

## INVESTMENT LOANS

### Required documentation when applying for investment loans

- Loan product application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport
- CIPS residence applications / copies of residence permits (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 (in company accounting) and Employment contract (for employees of private companies)
- Land Registry excerpt
- Purchase agreement / pre-agreement in cases of real estate purchase or other document indicating the purpose of spending credit funds
- Valuation of real estate by an expert who has a contract with the Bank

## LOANS FOR HOME CONSTRUCTION, RENOVATION AND ADAPTATION

### Required documentation when applying for loans for home construction, renovations and adaptations:

- Loan application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport
- CIPS residence applications / copies of residence permits (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 (in company accounting) and Employment contract (for employees of private companies)
- Land Registry excerpt
- Invoices / Proforma Invoice of materials and works or other documents indicating the purpose of spending credit funds
- Real estate appraisal by an expert who has a contract with the Bank

## CREDIT CARD

### Required documentation when applying for credit card:

- Loan application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport (for non-residents)
- CIPS residence registration / copy of residence permit (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 and Employment Contract (for employees of private companies)

## OVERDRAFT

### Required documentation when applying for overdraft limit:

- Loan application (Bank form)
- Employer's certificate of income and statement on the implementation of the administrative ban on income - Certified in accounting (Bank form)
- Copy of ID card / passport (for non-residents)
- CIPS residence registration / copy of residence permit (for non-residents)
- Last three payrolls / pension checks and three bank statements
- Form JS 3100 and Employment Contract (for employees of private companies)