



LIST OF DOCUMENTS SUBMITTED TO THE BANK

1) Documents to be submitted by the Borrower / Guarantor - entrepreneur or an individual:

1. Application for loan (form approved by the Bank);
2. ID of the Borrower / Guarantor (Identity card or equivalent document);
3. Income statement:
 - ⊗ for individuals: letter from employer, indicating position and monthly income;
 - ⊗ for entrepreneurs: copy of certificate of registration in State bodies and Tax declaration for the last 2 quarters;
4. Document of military service or exemption / deferment of military service for men aged 18- 26.

2) Documents to be submitted by the Borrower/Guarantor - legal entity:

1. The certificate of registration in the State bodies;
2. The Charter of a legal entity;
3. Cash Flow Statement for the last 12 months on settlement accounts in other banks;
4. Minutes of the Meeting of the Supervisory body of the legal entity about decision to authorize the legal entity as the Guarantor and to sign the relevant agreement (if this power is not prescribed in the Charter to another body).

3) Documents on the collateral provided by the Pledger - individual:

1. The document certifying the right of ownership to the Pledger of pledge housing / registration certificate of a vehicle issued by the State Road Police of AR;
2. Certificate of residence of the Borrower's family members (form 2) of the Housing or local executive authorities (for the place of the pledged property);
3. Notarized consent of spouse (s) and other registered co-owners of the residential place of pledging real estate as collateral / notarized consent of the spouse (s) of pledging the vehicle as collateral;
4. After signing the contracts, but before issuing of the loan to the Borrower:

⊗ Receipt of payment of duties (for input of data into the State Real Estate Register Service/ registration certificate (with information on the pledge of the vehicle) issued by the State Road Police of AR;

4) Documents on the collateral provided by the Pledger -legal entity:

1. The document certifying the right of ownership to the Pledger of pledge housing / registration certificate of a vehicle issued by the State Road Police of AR;

2. Certificate of registration in State bodies (except when Pledger is the Borrower)

3. Charter of legal entity (except when Pledger is the Borrower)

4. After signing the contracts, but before issuing of the loan to the Borrower:

⊗ Receipt of payment of duties (for input of data into the State Real Estate Register Service/ registration certificate (with information on the pledge of the vehicle) issued by the State Road Police of AR;

5) If necessary, the following documents shall be provided at the Bank's request:

1. Income statement of family members of the Borrower;

2. Information about the marital status of the Borrower;

3. Certificate of residence of the Borrower's family members (form 2) of the Housing or local executive authorities (for the place of the pledged property);

4. For legal entities: an extract from the State Register of Legal entities (for the current date).

Note:

The income statement can be provided to the Bank within 30 calendar days of the issuance of

The appropriate authority, unless otherwise required by the law of Azerbaijan Republic.