Cash Loans Against Deposits – for Employed Clients, and/or Pensioners

	CASH LOANS AGAINST DEPOSITS	
REQUIRED DOCUMENTATION	DOWNLOAD DOCUMENTS ***	REQUIRED DOCUMENTATION
Loan application	Application for loan approval	Original certified by the employer
Decision on administrative ban - for loans in RSD	Decision on administrative ban- for loans in RSD	2 copies certified by the employer
Decision on administrative ban - for loans with currency clause	Decision on administrative ban- for loans with currency clause	2 copies certified by the employer
ID document		Photocopy
Pension cheques for the last 3 pensions (for applicants – pensioners)		Original document
Bank's statement for the last 6 months on salaries transactions / pensions transactions on current account certified by the commercial bank		Document is collected in the bank in which the applicant holds current account
PPDG-2R form or Decision on determining personal income tax (a necessary document for all clients who are taxpayers in the sense of the law that regulates the personal income tax)		Document is issued in the Tax Administration

Additional documentation for pension beneficiaries:

✓ Photocopy of final Decision on Pension – for clients who have just exercised the right to a pension

Additional documentation for beneficiaries of pensions from abroad:

√ Photocopy of the Decision on Pension (translated and certified by the court interpreter)

Additional documentation for loan applicants – war invalids:

✓ Photocopy of the Decision on Acquiring the Right to Pension and/or invalidity allowance

Additional documentation for the employees in DOO, STR, SZR, SUR, and SZTR (all – sole proprietorship business and other entrepreneurial stores:

✓ PPP - PD form for the last three months and notification on filed individual tax return issued by the Tax Administration

Additional documentation for the owners of the firms -entrepreneurs with lump sum taxation status:

- ✓ Certificate of Tax Administration on discharged taxes as of the day of filing the loan application and on amount of tax basis for the last 3 months
- ✓ Flat rate income tax or final decision on personal income tax and other public revenues from conducting self-employed activity on lump sum income for a certain period of time
- ✓ Flat rate or final decision for borrowing on social security contributions

Other:

- ✓ Evidence on additional income (if the applicant owns the same)
 ✓ Evidence on paid tax on additional income if the additional income is subject to taxation

In case you submitted incomplete or irregular application, the Bank will notify you on requirement to regulate, and/or supplement or to submit the correct and valid documentation.