

Loans for Refinancing

LOANS FOR REFINANCING		
REQUIRED DOCUMENTATION	DOWNLOAD DOCUMENTS ***	TYPE AND MANNER OF ISSUANCE
Loan application	Application for loan approval	Original certified by the employer
Attachment of the Application with the authorization for loan approval for refinancing a loan of another bank	Request Attachment Form	To be completed by applicant
Decision on administrative ban -for loans in RSD	Decision on administrative ban- for loans in RSD	2 copies certified by the employer -required both for the applicant and the guarantor
Loan application - data on guarantor	Loan application - data on guarantor	Original document certified by the employer
ID document of the applicant and/or the guarantor		Photocopy
Pension cheques for one month (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 or his guarantor are holding 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 loan applicants, and/or guarantors

Additional documentation for pension beneficiaries:

- ✓ Photocopy of the Decision on Pension - for all pensioners except for recipients of old-age pension (the code on the pension check for old-age pension is 102)

Additional documentation for beneficiaries of pensions from abroad:

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

Additional documentation for war invalids:

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

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

- ✓ 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

Additional documentation for owners of micro firms and entrepreneurs:

- ✓ Certificate of the Tax Administration on paid taxes with the date of submission of the request

and on the amount of tax base for the previous 3 months not older than 30 days

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
- ✓ Turnover on the account for the previous 12 months with recorded additional income
- ✓ Other bank's loan agreement (optional) - **loan applicant/user**
- ✓ Other bank's loan repayment schedule (optional) - **loan applicant/user**

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.