

Overdraft

REQUIRED DOCUMENTATION	OVERDRAFT DOWNLOAD DOCUMENTS <u>***</u>	TYPE AND MANNER OF ISSUANCE
Loan application	Application for loan approval	Original certified by the employer
ID document of the applicant		Photocopy
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
One pension cheques (for loan applicant - pensioner)		Original
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

Additional documentation for domestic pension beneficiaries:

- ✓ Photocopy of Decision on Pension – for all pensioners except beneficiaries of age pension (code 102 on pension cheques)

Additional documentation for beneficiaries of pensions from abroad:

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

Additional documentation for the owners of micro firms and entrepreneurs:

- ✓ Certificate from Tax Administration on paid taxes and on amount of tax basis for the last 3 months - for business owners micro clients (micro business entities and entrepreneurs) not older than 30 days

Additional documentation for lump sum entrepreneurs:

- ✓ 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
- ✓ Account turnover for the previous 12 months with recorded additional income

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.