

## **Consumer loan with the guarantee of individual/legal entity**

Documents submitted by the Borrower and Guarantor – individual:

- Application for loan (in a form approved by the Bank);
- ID of the Borrower and Guarantor;
- Certificate of earnings (for the Borrower and Guarantor):
  - reference from the employer, with the indication of position and salary for the last 6 months (month-by-month)
  - for entrepreneurs: copy of certificate of registration in the State bodies and tax declaration for the last 2 quarters;
- Document about military service (or exemption from military service) (if the Borrower is a man).

Documents submitted by the Guarantor - legal entity

- Certificate of State registration of legal entity;
- Account statement for the last 12 months ( month-by-month)
- Decision of the Superior body (Minutes of the Board meeting) about the provision of guarantee and authorization of representative of legal entity to sign the Contract of guarantee (if such authority is not specified in the By-laws of the organization).

## **Consumer loan upon security of real estate**

Documents submitted by the Borrower

- Application for loan (in a form approved by the Bank);
- ID of the Borrower and Guarantor;
- Certificate of earnings (for the Borrower and Guarantor):
  - reference from the employer, with the indication of position and salary for the last 6 months (month-by-month)
  - for entrepreneurs: copy of certificate of registration in the State bodies and tax declaration for the last 2 quarters;
- Document about military service (or exemption from military service) (if the Borrower is a man).
- Documents for the pledged real estate :
  - document confirming the right of property for pledged property (deed of ownership and if necessary, technical passport)
  - statement from the State Service for Registration of Real Estate (Form № 1)
  - statement from the place of residence (composition of family) (Form № 2)
  - written permission for the pledge of property from all other owners and also persons registered at this real estate
  - payment receipt (for the input of information regarding pledge into the real estate register)

## **Consumer loan upon security of vehicle**

Documents submitted by the Borrower

- Application for loan (in a form approved by the Bank);
- ID of the Borrower and Guarantor;
- Certificate of earnings (for the Borrower and Guarantor):
  - reference from the employer, with the indication of position and salary for the last 6 months (month-by-month)
  - for entrepreneurs: copy of certificate of registration in the State bodies and tax declaration for the last 2 quarters;
- Document about military service (or exemption from military service) (if the Borrower is a man).
- Documents for pledged vehicle:
  - technical passport, before and after (with the indication of information that the car is an object of pledge) conclusion of the Contract with the Bank.

## **Consumer credit upon security of deposits placed in Xalq Bank**

- Application for loan (in a form approved by the Bank);
- ID of the Borrower;

Documents required in a case if deposit belongs to a third person:

For individuals:

- ID of the Borrower

For legal entity:

- Certificate of State registration of legal entity;
- The Charter of the entity
- Decision of the founders about use of deposit as a pledge (if not envisaged otherwise in By-laws)

*To make decision about the issuance of the loan the Bank has right to request additional information, as well as the documents necessary for the confirmation of submitted information.*

