

Basic documents provided to the Bank for receiving a loan:

1. for consideration of a loan application form

a. borrower, guarantor, pledgor:

- original passport (the presence of a permanent residence permit)
- certificate of salary for the last 12 months and / or other confirmation of earnings / additional income (except for the pledgor, if (s)he is a person other than the borrower)
- act of civil status (certificate of marriage / divorce / death of spouse)
- passport of a spouse

b. borrower

- the original of copy of the employment record book certified by the employer;
- official confirmation from the Department of Population and Civil Status Acts Registration on the parental status (names of children, their dates of birth) officially registered for the participant.
- customer's application in free form about the parental status and number of children.
- a copy of the certificate of the authorized state body in the field of registration of rights to real estate about the presence (absence) of deals with residential premises over the past 3 years (certificate of ownership). (A certificate for each family member from State Registry is called "a certificate for the period. The cost of a certificate is 171 soms).

2. after approval of the loan application form:

a. the consent of the spouse of:

- the borrower for a loan (documented in written form and signed in the Bank) and for a collateral (if the collateral is subject to notarization, then the consent must be notarized)
- guarantor for the provision of a guarantee (documented in written form and signed in the Bank)
- the pledgor for an additional collateral (if the collateral is subject to notarization, then the consent must be notarized)
- If the borrower / pledgor / guarantor is single, then the statement on the marital status of the borrower / pledgor / guarantor (if the collateral is subject to notarization, then such application must be notarized).

b. other documents if necessary

Notes:

1. If necessary, the Bank is entitled to request additional documents.
2. All expenses for the re-registration of ownership of real estate in the Bishkek Administration for land development and real estate title registration, and the costs for concluding and registering pledge agreements with authorized state bodies, including transportation costs, are borne by the Borrower.
3. Assessment of market value of the collateral is fulfilled by the Bank.
4. All commissions of the Bank are specified in the Bank's Tariffs and the mortgage lending program, excluding taxes. Taxes are levied by the Bank additionally in accordance with the current Tax Code of the Kyrgyz Republic.
5. The specified conditions can be changed by the Bank.