

# Package of documents

## General documents.

- ID document (for the applicants and guarantors) – passport of the citizen of the Republic of Belarus. The applicant's (guarantors') ID document must be valid on the date of application and on the date of the loan agreement;
- Military-aged males (under 27 years old) holding the citizenship of the Republic of Belarus (except for employees of the internal affairs bodies, financial investigation bodies of the Government Control Committee of the Republic of Belarus, bodies and subdivisions for emergencies, military men employed by the military forces of the Republic of Belarus) must present a military ticket (or a temporary certificate replacing the military card) or the army draft card. Copies of the above documents are accepted provided they are certified by the personnel department of the employer of the applicant (guarantors);
- **Individuals acting as individual entrepreneurs in the Republic of Belarus** who have a current account must present a statement of the current account (turnover account statements) for the last 6 full calendar months and the statement from the bank on the presence (absence) of outstanding loans received by individual entrepreneurs or presence (absence) of other debts related to the agreements under which active banking operations, financial leasing were performed in favour of the individual;
- **Documents confirming income of the borrower (guarantor(s)):**
- Proof of income. Income statement shall be provided:
- Individuals acting as individual entrepreneurs paying single tax – for the last 6 full calendar months preceding the month of loan application;
- Individuals acting as individual entrepreneurs paying income tax and (or) applying a simplified tax system – for the last 2 full reporting periods (quarters);
- Other categories of the applicants (guarantors) – for the last 3 full calendar months;
- Proof of pension payments received for the last 3 full calendar months as per the form approved by the resolution of the Ministry of Labour and Social Protection of the Republic of Belarus dd. 05.10.2010 №140 “On establishing generic forms of statements and permission”;
- Borrowers and guarantors who are the bank's clients and receive income and similar payments, entrepreneurial profit, pension payments can prove their income by providing a statement of the current account to which a debit card is issued.

## When granting a loan for the construction of an individual residential house:

- certificate of state registration of land rights;
- the contract of sale of the object under construction (when purchasing the object under construction) concluded in accordance with the legislation of the Republic of Belarus;
- certificate from the governing body of the architectural and town-planning activities of the local executive and administrative body, indicating the estimated and residual construction costs at current prices and the percentage of the construction readiness of the object, containing information about the individual residential house under;
- construction contract;
- during the construction of an individual residential house with a height of more than two floors with engineering support - permission of state construction supervision authorities to perform construction and installation works.

## When granting loans for the construction of an apartment in the house of an organization of citizens-developers:

- certificate of the governing body of the organization of citizens-developers about the inclusion of the applicant in the members of the organization of citizens-developers, about the estimated cost of building an apartment, its technical characteristics.

**When building apartments, houses on the basis of equity participation in housing construction:**

- contract concluded with the developer, indicating the value of the dwelling and payment terms;
- certificate of the developer organization about the amount of funds contributed (transferred) by the applicant