

Package of documents for obtaining a loan for purchase

Package of documents required for the consideration of the application form:

- 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 (guarantor);
- Consent to submit a credit report from the “Credit Bureau” automated information system of the National Bank of the Republic of Belarus (in presence of the bank employee);
- **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 proof their income by providing a statement of the current account to which a debit card is issued.

Package of documents for the purchase of residential premises:

- contract of sale of residential premises, certified and registered in accordance with the legislation of the Republic of Belarus, indicating specific terms and conditions of payment, the procedure for settlements between the seller and the buyer of residential premises (presented for review);
- conclusion report on the valuation of residential premises, based on the results of an independent assessment. As the purpose of estimating the value of the dwelling should be stated: if necessary, enter into a pledge agreement - “receiving a loan, transferring property as collateral,” if the pledge agreement is not concluded - “receiving a loan”.

Package of documents for the purchase of objects of the auction sale:

- a copy of the payment order confirming the payment of the security deposit and the registration fee to the seller's account;
- auction results report containing the following information:
 - information about the seller and buyer of dwelling;
 - the address of the dwelling;
 - the final price of the dwelling;
 - obligations of the parties to sign the contract of sale, payment of the cost of residential premises;
- conclusion on the valuation of the object of the auction sale (original), based on the results of an independent evaluation. As the purpose of assessing the value of the object should be stated: if necessary, enter into a pledge agreement - "receiving a loan, transferring property as collateral," if a pledge agreement is not concluded - "receiving a loan".

Note: the contract of sale of the object of the auction of sale and purchase, certified and registered in accordance with the legislation of the Republic of Belarus, specifying specific terms and conditions of payment, procedure for settlements between the seller and the buyer of residential premises is provided no later than 90 calendar days after the conclusion of the loan agreement .