

The package of documents required for the consideration of the application form

The package of documents required for the consideration of the application form:

- Identity document (for the applicant and guarantors) - passport of the citizen of the Republic of Belarus;
- 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.
- 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 the income of the borrower:

- 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 preceding the month of issuing the certificate;
- 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.

The package of documents for the construction (reconstruction) of residential premises:

- **When building an apartment in the house of the 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 (number of living rooms, total area, location), amount of money contributed, beginning and end of construction, indicating details and accounts of the organization of citizens-developers.
- **When building an apartment in the house of the 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 (number of

rooms, total area, location), the amount of money contributed, the beginning and end of construction, indicating details and accounts of the organization of citizens-developers.

- **When building apartments, houses on the basis of equity participation in housing construction:**
 - a contract concluded with the developer organization, indicating the value of the dwelling and payment terms;
 - certificate of the developer organization about the amount of funds contributed (transferred) by the applicant.

- **When granting a loan for the construction of an individual residential building by contract:**
 - certificate (certificate) of state registration of the right to a land plot (when issuing title documents for land plots until 02.05.2006 state act on a land plot or certificate for the right of temporary use of a land plot);
 - 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 facility, containing information about the individual residential house under construction; construction contract;
 - during the construction of an individual residential building 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 a loan for the construction of an individual residential house using own resources:**
 - certificate issued by structural units of local executive and administrative bodies exercising state authority in the field of architectural, urban planning activities in the territory of administrative-territorial units, or organizations that have been authorized by local executive and administrative bodies, indicating the estimated and residual value of construction in current prices and the percentage of construction readiness of the object, containing information about building individual residential house.
 - certificate of state registration of the right to a land plot (when issuing title documents for land plots until 02.05.2006 state act on a land plot or certificate for the right of temporary use of a land plot).

- **When reconstructing an individual residential house:**
 - in the case of a contractor's reconstruction— a construction contract for the reconstruction of the dwelling. A copy of the document, certified by a credit agent, is stored in the credit file;
 - certificate of state registration of ownership and technical passport for residential premises. A copy of the document, certified by a credit agent, is stored in the credit file;
 - certificate of the cost of reconstruction of the dwelling in current prices, issued by the governing bodies of the architectural and town-planning activities of the local executive and administrative body, is stored in the credit file.