

Inc. № _____ Date of application receipt: _____
Corporate/SME Marketing Specialist _____ (Full name) _____ (signature)

CREDIT PRODUCT APPLICATION

I. General information about Applicant

1. Application submission date: _____
2. Applicant (Full name): _____
3. Passport data: _____
4. Citizenship: citizen of KR person without citizenship foreigner /country _____
5. Term of staying in KR (for foreigners): _____
6. Registration address: _____
7. Address of actual residing: _____
8. Tel number/home: _____ work: _____
mobile: _____
9. E-mail, website: _____
10. Credit information source: _____
11. Marital status (married/single/widower/widow/divorced): _____
12. Family structure (husband/wife, children, age, work place/place of study): _____

13. Family expenses (monthly): _____
14. Experience of entrepreneurial activity (provide short description during which time and what types of businesses carried on, working experience, activity at present time, describe goods and services):

15. Owners of business with share indication: _____

16. Business location: factory/warehouses/sale points (*rented/own*):

17. Monthly income from business: _____

18. Number of employed persons in business: _____

19. Products distribution:

Trade type	Sales share (%)
Wholesale trade	
Retail trade	
Total	100%

20. Main suppliers (*indicate name of suppliers, monthly volume of supplies, prices*):

Payment conditions:

Name	Prepayment	Upon supply
	%	%
	days	days

% – size of prepayment (deferment) of total amount of agreement, days – prepayment period (deferment)

21. Main buyers/consumers of services (*indicate name of companies, goods/services, monthly sales volume, prices*):

Payment conditions:

Name	Prepayment	Upon supply
	%	%
	days	days

% –size of prepayment (deferment) of total amount of agreement, days – prepayment period (deferment)

22. Currency of income: _____

23. Other income (*indicate amount and source of income*): _____

24. Personal property of more than USD 1000 value (flat, car and etc.):

Name	Owner	Location	Value

25. Bank accounts with DKIB: (yes/no)

With other banks (indicate the name of the bank, purpose of account opening):

26. Current loans:

Creditor name	Loan amount	Term	Purpose	% rate	Date of loan receipt	Loan repayment date

Collateral:

Type	Location	Owner

27. Repaid loans:

Creditor name	Loan amount	Date of receipt	Repayment date (as per agreement)	Repayment date (actual)	Interest rate

28. Past due loans:

Creditor name	Loan amount	Date of receipt	Repayment date (as per agreement)	Repayment date (actual)	Reason of delay

29. Additional liabilities (*guarantees for third parties, pledging of property for third parties*):

30. Which other sources of financing did you apply to? (*List the names of institutions and status of negotiations.*):

II. Credit product information

1. Type of credit product:

- Credit
- Cash credit line (receiving of loans within the credit line)
- Non-cash credit line (receiving of guarantees, issuance of letter of credits within the credit line)
- Credit line in cash/non-cash form (receiving of loans, guarantees, issuance of letter of credits within the credit line)
- Letter of guarantee _____
(indicate type of guarantee, attach supply contract or sale agreement/ purchase agreement or invitation for participation in tender or other ground for getting of guarantee)
- Letter of credit _____
(indicate type of letter of credit, attach supply contract or agreement, or sale and purchase agreement or pro forma-invoice or other ground for getting of guarantee)
- Overdraft Leasing

2. Amount of credit product:

_____ (_____)

3. Term of credit product: _____

4. Grace period: _____

5. Purpose of credit product usage: _____

6. Amount of installment which you may pay: _____

7. Project financing plan :

Own funds _____

Bank _____

Other sources _____

III. Collateral

1. Pledge

Name	Address/location	Owner	Value

2. Guarantors:

Full name	Type of activity, work place	Residing and registration address	Contact phones

IV. Documents/Financial information

№	Перечень необходимых документов для получения кредитного продукта	Дата получения	Подпись заявителя
1	Copy of applicant's passport (original for revise);		
2	Copy of passport of applicant's spouse/spouses (original for revise);		
3	Copy of passport of guarantor (original for revise); - insurance contract of pledge subject with insurer acceptable for the Bank for the term not less then validity term of pledge contract and loan agreement with		

	indication of the Bank as recipient of insurance money; - document on assessed value of pledge made by appraisal acceptable for the Bank. Other documents on demand of the Bank.		
4	Copy of passport of guarantor's spouse/spouses (original for revise);		
5	Documents confirmative status of private entrepreneurs:		
	- copy of certificate on registration of private entrepreneur in statistic organs		
	- copy of certificate on registration in SF or insurance policy		
	- copy of TIN card or patent;		
6	Copy of license, if type of activity is licensed;		
7	Current agreements/contracts (if any);		
8	Certificate on renting of trade/production point (if any);		
9	Copies of ownership documents for trade/production point;		
10	Certificate on absence of debts from Tax Inspection and Social Fund;		
11	Confirmation letter on availability/absence of credits from all servicing banks;		
12	Documents confirming solvency of guarantor (for legal entity financials, copy of passport, marital status, registration, copy of marriage/divorce certificate, confirmation of income and other information about guarantor);		
13	Business plan (in case of production expansion), IS assumption, CF assumption and other assumptions related to project profitability;		
14	Documents for pledging of property:		
	- ownership documents for pledge items;		
	- certificate from State Register on absence of arrest for property to be pledged (if pledge subject is real estate);		
	- certificate from State Auto Inspection on absence of arrest for property to be pledged (if pledge subject is car);		
	- certificate from Central pledge registration office on absence of registered pledge of this property (only for movable property);		
	- appraisal report of pledge item made by appraiser acceptable for Bank;		
	- insurance contract of pledge subject with insurer acceptable for the Bank for the term not less than validity term of pledge contract and loan agreement (min 1 year with prolongation) with indication of the Bank as beneficiary (provided after credit approval before disbursement).		
15	Other documents, if required:		

The APPLICANT hereby:

- confirms that:
 - the above indicated information is true and clear.
 - He is informed that the DKIB may get information from persons indicated in this application, as well as take other actions to check authenticity of provided information.
 - He understands that provision of false information may bring to refusal in providing of loan product by the Bank.
 - He understands that decision of the Bank based on results of analysis of provided information and, that acceptance of this application does not mean that the Bank is bound with obligation to provide with credit product.
- gives permission for requesting of my credit information/credit history/credit report by Bank from Credit-Information Bureau, also for providing to Credit-Information Bureau by Bank, and credit dossiers for

other bureaus as appropriate, for the purpose of further using of credit information/credit history/credit report, information in given application, including personal information indicated in given application, information about amount, terms of obligations, and any other information related to obligations, by financial-credit institutions, also for providing all or part of above mentioned information from Credit-Information Bureau (and credit dossiers from other bureaus accordingly) for Finance-Credit Institutions and third parties.

- confirms that was orally informed about below mentioned information:

• term of providing of credit product	
• amount and currency of credit product, including possible currency risks (in case of applying for credit product in foreign currency)	
• interest rate per year, also effective interest rate per year as of the date of information provision	
• list of commission rates, tariffs and other payments, related to receiving and maintaining of credit product	
• responsibility and risks in case of failure of obligations execution by credit agreement	
• responsibility of pledge giver, guarantor and other person, who is represented sides of loan agreement	
• rates of monthly payments (installments) by credit product	
• full cost of credit product, including principal amount, interests, commissions and other payments, related to receiving and maintaining of credit product as of date of information providing	
• customer's rights	

- expresses its unconditional consent for the Bank to disclose to third parties orally or in writing, as well as in any other way, including publication in the media, in internet and on any other resources, demonstration in a public environment, reflection in business documents and advertising materials of information about the corporate name of the Company, projects implemented by the Company with the financing of the Bank, the amount of financing of such projects and the activities of the Company from the Bank, including the total amount of financing, with the right to use the trademark (logo), in order to tell about activities of the Bank.
- By signing this application, I confirm my choice to conclude an agreement in the following language (check the required):
- Kyrgyz language
- Russian language
- English and Russian languages

Authorised signatures of Applicant

S.P.

Date

Full name (in block letters)

DEAR CUSTOMERS! Please be careful if somebody offers to assist to get loan in our bank for commission. Our bank does not work through intermediates; there is no person able to affect decision of the Bank on loan disbursement. OUR BANK WORKS WITH CUSTOMERS ONLY DIRECTLY
Did anybody offer similar service to you or your friends?
If yes, please contact by tel.: 905 650 (CONFIDENTIALITY IS GUARANTEED).

