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|-----------------------|--|-------------------------------|--|------------------------|--|------------------|--|
| Branch of «DKIB» CJSC | | Customer number in «DKIB»CJSC | | Reference # in Scoring | | Application date | |
|-----------------------|--|-------------------------------|--|------------------------|--|------------------|--|

Where did you learn about DemirBank's loan products?

- | | |
|---|--|
| <input type="checkbox"/> Social networks (Instagram, Facebook, etc.); | <input type="checkbox"/> Bank's website; |
| <input type="checkbox"/> E-mail newsletter; | <input type="checkbox"/> TV, radio; |
| <input type="checkbox"/> Outdoor advertising; | <input type="checkbox"/> From relatives, friends, acquaintances; |
| <input type="checkbox"/> Posters, booklets; | <input type="checkbox"/> From a Bank employee; |
| <input type="checkbox"/> News websites; | <input type="checkbox"/> Another option <input type="text"/> |

I. General information on Applicant

- Full name of Applicant
- Passport details
- Date of birth TIN
- Marital status
- Citizenship: citizen of KR person without citizenship
 non-resident, country, duration of stay in KR

5.1. Document details that certifies the right of foreign citizen to stay (residence) in the Kyrgyz Republic

6. Registration address

- Full name of landlord
- Relation of landlord to applicant

7. Residential address is equal to registration address: yes no

- Full name of landlord
- Relation of landlord to applicant
- If Applicant is living in rented property, specify the monthly rental payment
- Duration of living at this address

8. Information about people currently living with you, your family members: full name, age, place of work/study, occupation, monthly income (after withholding taxes and deductions)

8.1. Number of children/dependents under 18

9. Contact details

9.1. Phone number:
home: work: mobile:

9.2. E-mail



[] [] [] [] [] [] []

*Presence of past dues (number of days) and reason: []
[]

II. Credit information

1. Loan purpose: **Mortgage loan**
Property address []
The future owner of the property []
 Car loan
The future owner of the property []
 Consumer loan []

Financial plan / budget (to be filled if necessary)

| Name | Amount in loan currency |
|--------|-------------------------|
| [] | [] |
| [] | [] |
| [] | [] |
| [] | [] |
| [] | [] |
| [] | [] |
| [] | [] |
| [] | [] |
| [] | [] |
| Total: | [] |

2. Total amount of purchase (expenses, project) [] in currency []
3. Availability of own funds [] in currency []
4. Source of own funds []
5. Requested loan amount [] in currency []
6. Requested loan term: [] month
7. If the prepayment was made, specify amount []
8. Source of loan repayment []

III. Pledge (if necessary)

1. Collateral

| Description of provided collateral* | The collateral's owner and his/her relation with Applicant | Address | Estimated value (in USD) |
|-------------------------------------|--|---------|--------------------------|
| [] | [] | [] | [] |
| [] | [] | [] | [] |

*If real estate is pledged, list all people living in this house / apartment []
[]
[]



2. Guarantee

| | Guarantor 1 | Guarantor 2 |
|--|-------------|----------------------------------|
| Full name | | |
| Relation with the Applicant (relative, colleague and etc.) | | |
| Registration address | | |
| Residential address | | |
| Contact numbers (home, work, mobile) | | |
| Marital status | | |
| Family members | | |
| Spouse's workplace (if married) or parents (if single) | | |
| Current workplace (name of company, position) | | |
| Total occupation period | | On the last working place |
| Monthly salary after withholding taxes and deductions with currency of income provision | | |
| Other income (specify amounts, resource and income currency) | | |
| Personal property at the cost more than \$1000 | | |
| Current loans: yes/no (amount, term, currency, purpose) | | |


3. Customer's spouse

| | |
|--|----------------------------------|
| Full name | |
| Registration address | |
| Residential address | |
| Contact numbers (home, work, mobile) | |
| Workplace (name of company, position) | |
| Total occupation period | On the last working place |
| Monthly salary after withholding taxes and deductions with currency of income provision | |
| Other income (specify amounts, resource and income currency) | |
| Personal property at the cost more than \$1000 | |
| Current loans: yes/no (amount, term, currency, purpose) | |

Hereby:

- I confirm that the information provided in this Application is true and complete. I'm acknowledged and agree that the Bank could get information from the persons mentioned in this Application, as well as take other actions due to verify the adequacy of provided information, including the verification of all persons specified in this Application, cause they agreed.
- I agree to the request of credit information/credit history/credit report on customer by Bank from the Credit Information Bureau, and in case of need from another bureau of credit files, and as well as the provision by Bank to Credit Information Bureau, and in case of need to another bureau of credit files, with the purpose of the future usage of credit information/credit history/credit report, information on Applicant including the personal data by the Financial Institutions specified in this application, amount information, maturity, and any other information related to the liabilities, as well the full or partial transfer of above mentioned information from Credit Information Bureau (and respectively from another bureau of credit files) to the financial institutions and third parties;
- I confirm, that I was informed on the following orally:

| | |
|--|---|
| the loan term | ✓ |
| loan amount and currency, including the possible currency risks | ✓ |
| interest rate in nominal terms per annum, as well as effective interest rate per annum as of the date of information provision | ✓ |
| the list and commission rates, tariffs and another payments related to obtaining and maintaining the loan | ✓ |
| liabilities and risks in case of default under the loan agreement | ✓ |
| Pledge giver's liabilities, guarantor's, and another person representing the party of the loan agreement | ✓ |
| amounts of one-off and monthly loan payments | ✓ |
| full loan value, including the principal amount, interests, commissions and another payments related to obtaining and maintaining the loan | ✓ |
| customer's rights | ✓ |

Applicant's signature

Full name (in block letters)



**IV. Filled in by the Bank specialist upon the provision
of all documents by customer.**

2-sided loan agreement

3-sided loan agreement

Other features of the loan application

Hereby, I confirm that the Applicant is informed regarding the results of consideration of loan application.

(Full name, staff position)..... Signature Date