

Minimum list of documents for legal entities loan application review

No.	Document	Entity	Requirements to the document
1. Registration documents			
<i>The documents referred to in this section must fully disclose information on the legal status of the Borrower, Co-borrower, Pledger, Guarantor. In the event of insufficiency of submitted documents, the Bank may request additional documents.</i>			
1.1.	Banking sample signature and seal card (seal – if any)	Borrower, Co-borrower, Guarantor, Pledger (LE, SP)	1
			or
			If the Bank holds the original - 3
1.2.	LE Incorporation/reincorporation certificate	Borrower, Co-borrower, Guarantor, Pledger (LE)	3
	or		
	Incorporation/reincorporation statement		1
1.3.	Articles of incorporation	Borrower, Co-borrower, Guarantor, Pledger (LE)	3
1.4.	Articles of Association with all amendments stamped by the registration authority as a proof of incorporation/reincorporation (stamped only in the cases provided for by the legislation of the Republic of Kazakhstan)	Borrower, Co-borrower, Guarantor, Pledger (LE)	3
1.5.	Documents on the election/appointment of the CEO and/or an order for another person, substituting CEO, power of attorney for the signatory of all (certain) documents	Borrower, Co-borrower, Guarantor, Pledger (LE)	3

	Documents on the election/appointment of the corporate's body (bodies), which adopted (passed) the decision on the election of the CEO (extract from the register of shareholders), decision of the general shareholders' meeting/sole shareholder on the election of the board of directors, decision of the general shareholders' meeting/participants/board of directors on the election of the collegial executive body/sole executive body, etc.)	Borrower, Co-borrower, Guarantor, Pledger (LE)	3
1.6.	Register of shareholders owning ten and more percent of the Borrower's common shares, disclosing information about all owners of the participating interests in the Borrower's charter capital, who own ten and more percent of common shares to the ultimate owners of common shares in the authorized capital	Borrower, Co-borrower (LE)	3 or if the Bank holds the original - 4
1.7.	License/permit issued by the authorized state authority, if carried out activities subject to licensing/requires permit	Borrower, Co-borrower, Guarantor, (LE, SP)	3
	or		
	The letter stating that the activity carried out not subject to licensing/does not require permit		1
1.8.	Decision of the legal entity's authorized body on financing	Borrower, Co-borrower (LE)	1
1.9.	Document containing information on the sector and (or) sub-sector of lending (Common Classifier of Economic Activity code)	Borrower, Co-borrower (LE, SP)	5
1.10.	Document confirming incorporation (reincorporation) of the corporate the owner of equity shares or shares in the amount of 10% and more (except documents of the founders (shareholders, participants) of joint-stock companies and economic partnerships, in which register of members of the economic partnership is maintained by single registrar)	Borrower, Co-borrower (LE)	4 ^[1]
1.11	ID cards of a CEO or person substituting CEO by the order, chief accountant	Borrower, Co-borrower, Guarantor, (LE)	3

	ID card of a person representing interests of the corporate, including the authorized signatory of the corporate in transactions related to money and/or other property;	Borrower, Co-borrower, Pledger, Guarantor, (LE)	3
	ID cards of the founder(s)/shareholder(s) the owners of equity shares or shares in the amount of 10% and more (except documents of the founders (shareholders, participants) of joint-stock companies and economic partnerships, in which register of members of the economic partnership is maintained by single registrar)	Borrower, Co-borrower (LE)	4
1.12.	Documents confirming payment (contribution) of the authorized capital (if necessary)	Borrower, Co-borrower (LE)	4

If the Borrower, Co-Borrower, Pledger, Guarantor is a SP, you must also provide the documents referred to in sub-paragraphs 1.2, 1.3 of the table "Minimum list of documents for sole proprietor's loan application review."

2. **Financial documents**

The documents referred to in this section must fully disclose the financial condition of the Borrower, Co-Borrower, Guarantor. In the event of insufficiency of submitted documents, the Bank may request additional documents.

2.1.	Document issued by the tax authorities confirming the absence or presence of the LE's/SP's tax debt, debt on compulsory pension contributions and social charges, and (or) the reconciliation act, issued by the tax authorities on the date preceding the date of loan application review by the authorized body of the Bank	Borrower, Co-borrower (LE, SP)	1
2.2.	Servicing bank's statements:		1;
	1) current or absence of outstanding loans (on the letterhead of the bank), customer file; 2) the average monthly turnover on current accounts in tenge and FX for the last year	Borrower, Co-borrower (LE, SP)	If the LE is served by the Bank, this information is reflected by manager of Credit Service in the economic conclusion (summary)/enhanced financial monitoring. In the absence of the possibility to obtain this

			information by the manager of the Credit Service from systems of the Bank, the information is provided by the Branch's transaction and cash service on-demand of the Credit Service.
2.3.	Accounting and financial statements for the last year (tax return, balance sheet, income statement, cash flow statement, etc.)	Borrower, Co-borrower, Guarantor (LE)	1
2.4.	For loans issued in foreign currency, you must have the financial and/or other statements, allowing to determine the currency of revenue and FX risk hedging instruments	Borrower, Co-borrower (LE)	1
	or The letter on absence of FX revenue		
2.5.	Breakdown of official receivables and payables with an indication of the date and maturity, as well as the causes of the debt, breakdown of the remaining balance sheet items (for each reporting period)	Borrower, Co-borrower, Guarantor (LE)	1
If the Borrower, Co-Borrower, Pledger, Guarantor is a SP, you must also provide the documents referred to in sub-paragraph 2.1. of the table "Minimum list of documents for sole proprietor's loan application review."			
3. Collateral documents			
<i>The documents referred to in this section must fully disclose the information on the proposed project collateral. In the event of insufficiency of submitted documents, the Bank may request additional documents.</i>			
3.1.	Entitlement/identification documents for the pledged assets	Pledger	1
3.2.	The evaluation report of the independent	Pledger	

	appraiser of the pledged assets (if the independent evaluation is required by the legislation of the Republic of Kazakhstan and internal documents of the Bank)		
3.3.	Consents (notarized) of all adult owners/co-owners of the property to pledge and extrajudicial sale of such property	Pledger (individual)	1
3.4.	Written permission of the guardianship and custody authority for pledge and alienation of property, which owners/co-owners are minors, and persons who have been acknowledged by a court to be legally incapable (partially incapacitated)	Pledger (individual)	1
3.5.	Decision of the LE's authorized body on pledging	Pledger, Guarantor, (LE)	1
<i>Depending on the specifics of each project the Bank may request other additional documents during the loan application review.</i>			

1 – original;

2 – notarized copy;

3 – copy from the original certified by the words "true copy", full name and signed by the credit manager/credit manager's assistant in charge of the document check (for ID card by the words "tested by ultraviolet light, true copy");

4 – copy;

5- screenshot from the official website, indicating the full name and certified by the signature of the credit manager/credit manager's assistant who generated the information or document confirmed by an electronic digital signature of the authorized body of the Republic of Kazakhstan, and signed by the Borrower/Co-borrower/Guarantor/Pledger according to the provided document, and certified by its seal (if any).

Note. Attention: No matter how the requirements have been determined to the documents of the minimum list of basic documents for loan application review for the purpose of due diligence as part of the anti-money laundering, combating the financing of terrorism, the Bank requests the customer to present originals or notarized copies of documents, or copies of documents with apostille or legalized in the manner prescribed by international treaties ratified by the Republic of Kazakhstan.

It is possible to provide documents certified by electronic digital signature of the authorized state body of the Republic of Kazakhstan, stamped (if any) and signed by the Borrower/Co-borrower/Guarantor/Pledger according to the provided document.

For information: This list represents the minimum list of documents for the review of your project. In the course of review of the mentioned documents additional questions may arise and the Bank may request additional documents and statements necessary for a complete review.

Attention: all documents are submitted to the Bank under the act of acceptance with the name and type of document, number of sheets.

[\[1\]](#) With regard to the documents necessary for due diligence of the Bank's customers as part of Anti-Money Laundering and Combating the Financing of Terrorism, please see the note to the above list.