

Minimum list of documents for sole proprietor's 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, Pledger, Guarantor (SP, LE)	1 or if Bank holds the original – 3
1.2.	ID card	Borrower, Co-borrower, Pledger, Guarantor (Individual)	3
1.3.	Sole Proprietor's State Registration Certificate (if subject to mandatory state registration)	Borrower, Co-borrower, Pledger, Guarantor (SP)	
1.4.	License / permit issued by competent state authority, if the activity requires to be licensed / permitted	Borrower, Co-borrower, Guarantor (SP, LE)	3
	<i>or</i>		
	a letter stating that the activity is not required to be licensed / permitted	Borrower, Co-borrower, Guarantor (SP, LE)	1

1.5.	ID card of individual, and (or) document confirming state registration of legal entities 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)	Co-borrower (LE)	4 ^[2]
	ID card of a CEO or person substituting CEO by the order of chief accountant	Co-borrower, Guarantor (LE)	3
	ID card of a person representing interests of the legal entity, including the corporate authorized signatory to perform a transaction related to money and/or other property	Co-borrower, Pledger, Guarantor (LE)	3
1.6.	Documents confirming powers of the person authorized to sign all (certain) documents on behalf of the legal entity	Co-borrower, Pledger, Guarantor (LE)	3
1.7.	Document containing information on the sector and (or) sub-sector of lending (Common Classifier of Economic Activity code)	Borrower, Co-borrower (LE, SP)	5
1.8.	Decision of the competent authority on financing	Co-borrower (LE)	1
If Co-Borrower, Pledger, Guarantor is LE, you must also provide the documents referred to in sub-paragraphs 1.2, 1.3, 1.4, 1.5 and 1.6 of the table " Minimum list of basic documents for legal entity'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.	Tax returns for the last reporting period	Borrower, Co-borrower, Guarantor (SP)	4
2.2.	For loans issued in foreign currency, the financial and / or other reports are required that allow to determine the currency of revenue and FX risk hedging instruments	Borrower, Co-borrower (LE)	4
	or		
	The letter on absence of FX revenue	Borrower, Co-borrower (LE)	1
2.3.	A document issued by the tax authorities, confirming the presence or absence of tax arrears, arrears of compulsory pension contributions and social charges, and (or) a reconciliation statement 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, Guarantor (SP, LE)	1
2.4.	Servicing bank's statements: 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 (SP, LE)	1; If SP, 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 Credit Service.
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If the Co-Borrower, Pledger, Guarantor is LE, the documents referred to in paragraphs 2.3 and 2.5 of the table "Minimum list of basic documents for legal entity's loan application review".

3. Collateral documents

The documents referred to in this section must fully disclose the information on the proposed collateral of the project. In failure of the submitted documents, the Bank may request additional documents.

3.1.	Constitutive / identification documents for the collateralized property	Pledger	1
3.2.	The appraisal report of the independent appraiser on the collateralized property (if independent appraisal is required by the legislation of the Republic of Kazakhstan and internal documents of the Bank)	Pledger	1
3.3.	(Notarized) consents of all adult owners / co-owners	Pledger (Individual)	1

	of the property to pledge and extrajudicial sale of such property		
3.4.	Written permission of the guardianship and custody for pledge and alienation of property, which is owned / co-owned by minors and persons recognized by a court to be legally incapable (partially incapacitated)	Pledger (Individual)	1
3.5.	Decision on collateral issued by the authorized body	Pledger, Guarantor (LE)	1
4. Other documents			
<i>Depending on specific nature of each individual project, the Bank, during the loan application review, may request additional documents.</i>			

1 – original;

2 – notarized copy;

3 – copy of the original certified as "true copy", signed and endorsed by the credit manager / credit assistant manager in charge of the revision of the document check (for ID card, certified as "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 loan manager / loan assistant manager, who has generated the information or document confirmed by an electronic digital signature of the state authority 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 permitted to provide documents certified by electronic digital signature of the state authority of the Republic of Kazakhstan, sealed (if any) and signed by the Borrower / Co-Borrower / Guarantor / Pledgor, 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 documents, additional questions may arise and the Bank may request additional documents and information necessary for a complete review.

Note: All documents are submitted to the Bank under the act of acceptance, in accordance with Annex 5 to these Rules, indicating the name and type of document, number of sheets.

[1] Abbreviations: SP – sole proprietor; LE - legal entity; Ind – individual

[2] 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.