

## Necessary documentation for credit application of an individual

Purpose and type of document		Residents and non-residents (domestic and foreign citizens who earn their income in the Republic of Serbia)	Residents of the Russian Federation
Application for a housing loan	Application for a housing loan	Bank form	
Documents confirming the credit history and current status of liabilities	Report from the Credit Bureau (organization) from the country where the client resides	<ul style="list-style-type: none"> <li>- Consent to withdraw the report of the Credit Bureau</li> <li>- Report from the Credit Bureau (organization) from the country where the client resides (for non-residents)</li> </ul>	<ul style="list-style-type: none"> <li>- Certificate from the Central Catalog of Credit Histories, which contains information on which credit bureau keeps a person's credit history</li> <li>- Credit history report stamped by the Credit Bureau and signed by the Head (or his deputy) of the Credit Bureau (in accordance with Federal Law No. 218-FZ, dated December 30, 2004 "On Credit Histories")</li> </ul>
	Certificate from the competent Tax Administration	<ul style="list-style-type: none"> <li>- Certificate of the competent Tax Administration that there are no outstanding liabilities based on taxes and other public incomes (does not apply to clients who earn their revenues based on salary or pension)</li> </ul>	
Documentation related to the client's employment and income	(1) Salary	<ul style="list-style-type: none"> <li>- Employment certificate from the employer (Bank form)</li> <li>- Payrolls from the employer for the last 3 months</li> <li>- Decision on Administrative ban in 2 (two) copies (Bank's form)</li> <li>- Current account statement for the last 3 months</li> </ul>	<ul style="list-style-type: none"> <li>- Employment certificate from the employer (Bank form)</li> <li>- Certificate of income and tax amounts of an individual from the employer for the last 6 (six) months in accordance with paragraph 3 of Article 230 of the Tax Code of the Russian Federation, according to the form in accordance with the order of the Federal Tax Service of the Russian Federation from 02.10.2018. 7-11-566 @)</li> <li>- Current account statement for the last 6 months</li> </ul>
	(2) Pension	<ul style="list-style-type: none"> <li>- 3 (three) last pension cheques;</li> <li>- Decision of the Pension and Disability Insurance Fund on acquiring a pension</li> </ul>	<ul style="list-style-type: none"> <li>- Certificate on the amount of pension, issued by the Pension Fund of the Russian Federation</li> <li>- Current account statement for the last 6 months</li> </ul>
	(3) Rent	<ul style="list-style-type: none"> <li>- Real estate lease agreement</li> <li>- Current account statement for the last 6 months</li> <li>- Tax return for the tax on income from the renting of real estate or Decision of the Tax Administration on income from the renting of real estate</li> <li>- Proof of ownership of the real estate that is the subject of the contract</li> </ul>	
	(4) on the basis of ownership of capital (paid-out profits)	<ul style="list-style-type: none"> <li>- Financial report for at least the last 2 years</li> <li>- Decision of the legal entity on the distribution of profits with a clear indication of the period for which the profit will be paid</li> <li>- Account statement, with recorded dividend payments and tax payments on the basis of the Decision on profit distribution with a clear indication of the period for which the profit was paid in the last 12 months</li> <li>- Report of the credit bureau of the legal entity from the country in which the legal entity resides</li> </ul>	
	(5) on the basis of copyright and the provision of intellectual services	<ul style="list-style-type: none"> <li>- Copyright / Intellectual Services Agreement</li> <li>- Current account statement for the last 6 months</li> <li>- Tax return for income tax on the basis of copyright and provision of intellectual services or Decision of the Tax Administration on income on the basis of copyright and provision of intellectual services</li> </ul>	
	(6) on the basis of membership in management, supervisory and other boards	<ul style="list-style-type: none"> <li>- Confirmation of the amount of the monthly fee</li> <li>- Current account statement for the last 6 months</li> <li>- Tax return for income tax on the basis of membership in the board of directors, supervisory and other boards or Decision of the tax administration on income on the basis of membership in the board of directors, supervisory and other boards</li> </ul>	

