

APPLICATION DOCUMENTS FOR KOSOVO CITIZENS

Application form filled in completely and correctly

- 1. Copy of Kosovo ID card** or passport for all persons involved in the loan (Customer/s, Co-borrower/s and guarantor/s if any)
- 2. Search in Credit Registry of Kosovo and Albania**
- 3. Family certificate**
- 4. Financial Documents**

Income from Salary

- Salary Draft
- Bank Salary Statement (**minimum for the last 2 years**) or Draft from ISSH if the salary does not pass through bank.

Income from small business

- Yearly tax declaration for small business
- Extract from QKR
- Tax payment draft (over profit, local taxes, social insurance, etc)
- Financial Statement (attached with supporting documentation)
- Employees payroll list
- Real time obligations from Municipality and Tax Office

Income from Juridical Persons

- Extract from QKR
- License (tax and other professional ones if required by the business he develops)
- Balance of the previous year's Financial Period and profit tax declaration, Payment Declaration Forms up to the last month (F.D.P), payment draft for tax liquidation (profit tax, local and other taxes), payment lists (declaration of social and health insurance)
- Loan and Payment Plan, Statement of Cash Flows and Statement of Accounting Balance (also the documents on which they are based for their construction).

Income from rent

- Rent Contract (attached the ownership documentation)
- Bank Statement

Incomes from immigration

- Residence Permit
- Work Permit
- Salary Draft (monthly) (Busta Paga for Italy/IKA for Greece etc)
- Yearly Income Declaration
- (CUD for Italy/ E1 Form for Greece etc)
- Bank Statement
- Rent Contract

- 5. Documents of the property offered as collateral.** The Evaluation Report is prepared. When the asset offered as collateral is an Apartment or Unit that has a final registration, which covers individual loans with collateral with a loan amount limit of 15,000,000 ALL and 120,000 Euro, the documents of origin of the property will not be required [Note: Only ownership certificates of which are printed by the State Cadaster Agency (ASHK), not handwritten]. Land and Building properties

are excluded. However, if necessary, the Risk Management Group may request the documents of the origin of the property.

Ownership Certificate

- Ownership Certificate
- Indicative Map
- Property Ownership Card updated for the last three months

Mortgage Attestation Draft

- Certificate
- Indicative Map

6. Loan Object

New Property in Construction

- Enterprising Contract (notarized)
- Construction Permit (attached to the contract)
- Downpayment draft or bank statement that verifies the transaction

Existing Property

- Sale Contract
- Ownership Certificate

House Construction and Reconstruction

- Ownership Certificate
- Construction Permit
- Work Projection

Note: Residence permit and work permit in most cases have a maturity date. The branch will be responsible for asking the customer to renew the permits.