



Required Documents (Individual Borrowers)

	Consumer Loan/Line of Credit Without Collateral	Participants in the Transaction	Document Type
Documents required for application review			
1.	Identity document (passport or ID card)	Borrower/Guarantor	Original
2.	Social card or public service number; if unavailable – certificate from the relevant authority* (not required if ID card is presented)	Borrower/Guarantor	Copy
3.	Employment and income statement** and/or payroll card statement. Individual account statement may also be required. For law enforcement officers, income documents as per Appendix 1.	Borrower/Guarantor ***	Original
4.	If the client’s income is reflected in the unified Nork/Ekeng system, the statement in item 3 is not required	Borrower/Guarantor ***	–
5.	Documents supporting secondary income (if available)	Borrower/Guarantor	Original
6.	For business income – relevant documents and financial data of the organization or sole proprietor	Borrower/Guarantor	Original
7.	Additional documents may be requested to obtain information on credit history (reference, statement)	–	Original

*May not be required if the Bank obtains the information from the corresponding information database.

**The certificate or an equivalent document must include information about the position held in the company, the length of service, as well as the actual income received (at least 4 months).

*** Only applicable when the loan requires mandatory analysis of the guarantor’s income.