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bank for your life

APPLICATION ON LOAN DISBURSEMENT (INDIVIDUALS)

Branch of «DKIB» CJSC		Customer number in «DKIB»CJSC		Reference # in Scoring		Date of acceptance of the application	

Where did you learn about DemirBank's loan products?

Date when the file was completed with documents

- ☐ Social networks (Instagram, Facebook, etc.);
- ☐ E-mail newsletter;
- ☐ Outdoor advertising;
- ☐ Posters, booklets;
- ☐ News websites;
- ☐ Bank's website;
- ☐ TV, radio;
- ☐ From relatives, friends, acquaintances;
- ☐ From a Bank employee;
- ☐ Another option

I. General information on Applicant

1. Full name of Applicant
2. Passport details
3. Date of birth TIN
4. Marital status
5. Citizenship: ☐ citizen of KR ☐ person without citizenship
   ☐ non-resident, country, duration of stay in KR
   5.1. Document details that certifies the right of foreign citizen to stay (residence) in the Kyrgyz Republic

6. Registration address
   6.1. Full name of landlord
   6.2. Relation of landlord to applicant

7. Residential address is equal to registration address: yes ☐ no
   7.1. Full name of landlord
   7.2. Relation of landlord to applicant
   7.3. If Applicant is living in rented property , specify the monthly rental payment
   7.4. Duration of living at this address

8. Information about people currently living with you, your family members: full name, age, place of work/ study, occupation, monthly income (after withholding taxes and deductions)

   8.1. Number of children/dependents under 18

9. Contact details
   9.1. Phone number:
   home: work: mobile:
   9.2. E-mail

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10. Education:

- ☐ higher education (foreign university);
- ☐ higher education (local university);
- ☐ a junior college graduate;
- ☐ secondary specialized;
- ☐ secondary.

11. Actual workplace:

11.1. Name of company

11.2. Position

11.3. Total work experience at the last workplace

11.4. Previous place of employment (short description for the last 5 years)

Company name	Position	Work period

12. Income:

12.1. Monthly salary of Applicant (after withholding taxes and deductions) with currency of income provision

12.2. Other income of Applicant (specify amounts, resource and income currency

12.3. Account(s)/deposit(s) in banks: yes ☐ no ☐

12.4. Name of Bank

12.5. Amount and currency of time deposit

13. Expenses:

13.1. Monthly family expenses of Applicant, including costs for meals, education, communal services, transport charges, loan repayment (if any) etc.

13.2. Specify an amount that you are able to pay as monthly payment for the loan:

14. Personal property with value more than $1000 (apartment, car and etc.)

Proporty description	Address	Market value (in USD)

15. Current loans: yes ☐ no ☐

Credit history (min. for the last 2 years)*:

MFI	Amount, currency	Term	Purpose	Interest rate	Installment (monthly)	Collateral

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*Presence of past dues (number of days) and reason:

II. Credit information

1. Loan purpose:
- ☐ **Mortgage loan**
  - Property address
  - The future owner of the property
- ☐ **Car loan**
  - The future owner of the property
- ☐ **Consumer loan**

Financial plan / budget (to be filled if necessary)

Name	Amount in loan currency
Total:	

2. Total amount of purchase (expenses, project) *in currency*
3. Availability of own funds *in currency*
4. Source of own funds
5. Requested loan amount *in currency*
6. Requested loan term: month
7. If the prepayment was made, specify amount
8. Source of loan repayment

III. Pledge (if necessary)

1. Collateral

Description of provided collateral*	The collateral's owner and his/her realation with Applicant	Address	Estimated value (in USD)

*If real estate is pledged, list all people living in this house / apartment

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2. Guarantee

	Guarantor 1	Guarantor 2
Full name		
Relation with the Applicant (relative, collegue and etc.)		
Registration address		
Residential address		
Contact numbers (home, work, mobile)		
Marital status		
Family members		
Spouse's workplace (if married) **or parents** (if single)		
Current workplace (name of company, position)		
Total occupation period		**On the last working place**
Monthly salary after withholding taxes and deductions with currency of income provision		
Other income (specify amounts, resource and income currency)		
Personal property at the cost more than $1000		
Current loans: yes/no (amount, term, currency, purpose)		

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3. Customer's spouse

Full name			
Registration address			
Residential address			
Contact numbers (home, work, mobile)			
Workplace (name of company, position)			
Total occupation period		**On the last working place**	
Monthly salary after withholding taxes and deductions with currency of income provision			
Other income (specify amounts, resource and income currency)			
Personal property at the cost more than $1000			
Current loans: yes/no (amount, term, currency, purpose)			

Hereby:

- I confirm that the information provided in this Aplication is true and complete. I'm acknowladged and agree that the Bank could get information form the persons mentioned in this Application, as well as take other actions due to verify the adequecy of provided information, including the verification of all persons specified in this Application ,cause they agreed.

- I agree to the request of credit information/credit history/credit report on customer by Bank form the Credit Information Bureau, and in case of need from another bereau of credit files, and as well as the provision by Bank to Credit Information Bureau, and in case of need to another bereau of credit files, with the purpose of the future usage of credit information/credit history/credit report, information on Applicant including the personal data by the Financial Institutions specified in this application,amount information, maturity,and any other information related to the liabilities, as well the full or partial transfer of above mentioned nformatioin form Credit Information Bureau(and respectively from another bureau of credit files) to the financial institu-tions and third parties;

- I confirm,that I was informed on the following orally:

the loan term	✓
loan amount and currency, including the possible currency risks	✓
interest rate in nominal terms per annum, as well as effective interest rate per annum as of the date of in-formation provision	✓
the list and commission rates, tariffs and another payments related to obtaining and maintaining the loan	✓
liabilities and risks in case of default under the loan agreement	✓
Pledge giver's liabilities, guarantor's ,and another person representing the party of the loan agreement	✓
amounts of one-off and monthly loan payments	✓
full loan value, including the principal amount, interests, commissions and another payments related to ob-taining and maintaining the loan	✓
customer's rights	✓

Applicant's signature

Full name (in block letters)

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IV. Filled in by the Bank specialist upon the provision of all documents by customer.

2-sided loan agreement ☐

3-sided loan agreement ☐

Other features of the loan application

Hereby, I confirm that the Applicant is informed regarding the results of consideration of loan application.

(Full name, staff position)..... *Signature* ..... *Date* .....