

List of Documents¹

<i>For an Individual's Loan application analysis</i>			
	Document name	Type	Submission mode
1.	Borrower's ✓ ID ✓ Social security number (social security card) ²	Copy ³	Mandatory
2.	For the persons running joint business with the Borrower ✓ ID ✓ Social security number (social security card) ²	Copy ³	Mandatory in case there are persons running joint business
3.	Pledger's ✓ ID ✓ Social security number (social security card) ² ✓ Marriage certificate ²	Copy ³	Mandatory
4.	Guarantor's ✓ ID ✓ Social security number (social security card) ²	Copy ³	Mandatory in case there is a Guarantor
5.	Certificate of ownership of the pledged property	Copy ³	Mandatory
6.	Agreement on making an inquiry to the Credit Bureau (<i>Borrower, Guarantor, persons running joint business</i>)	Original ⁴	Mandatory
7.	Documents substantiating income	Copy or original	If available
<i>For an Legal Entity's application analysis</i>			
	✓ Charter, ✓ A certificate issued by the state registry with the inserts, ✓ TIN	Copy ⁵	Mandatory
	ID of the Borrower's Director ⁵ and the participants <i>In case of Legal Entities</i> ✓ Charter, ✓ A certificate issued by the state registry with the inserts, ✓ TIN In case of Individuals: ✓ ID ✓ Social security number (social security card)	Copy ³	Mandatory in case there are persons running joint business with the Borrower
	Decision (protocol) of General Meeting regarding loan acquisition specifying the required amount (limit), currency, period, acceptable	Original ³	Mandatory

¹ Depending on the specifics of the loan application, other documents may be required in addition to those included in this List.

² The document shall be submitted if available.

³ Copies of the documents may be submitted during the loan application processing stage, however, in case of the approval of the loan, the originals of the documents must be submitted.

⁴ The specified documents are signed and sealed at the office of Fast Credit Capital UCO CJSC.

⁵ Copies of the documents may be submitted during the loan application processing stage, however, in case of the approval of the loan, the originals of the documents must be submitted.

	interest rate, the purpose of the loan, security for loan repayment (the subject of pledge)		
	In case the Borrower's activity is licensed in a manner determined by law - corresponding license and construction permit (approved design, design, and cost estimation documents), expert conclusion on environmental impact assessment issued by respective bodies.	Original ³	Mandatory
	Documents substantiating income (Customer account turnover statements in other banks, references, rental agreements, agreements concluded with partners, customs clearance documents, invoices, notes, etc.)	Copy or original	If available
	Reference from Regional Tax Inspectorate of RA State tax service under RA Government on obligations on tax and compulsory social insurance payments towards the state budget	Original	Mandatory
For the processing of the applications of Legal Entities and Individuals			
	Borrower's <ul style="list-style-type: none"> ✓ ID ✓ Social security number (social security card),² ✓ Marriage certificate² 	Copy ³	Mandatory
	Guarantor's <ul style="list-style-type: none"> ✓ ID ✓ Social security number (social security card)² 	Copy ³	Mandatory in case there is a Guarantor
	Certificate of ownership of the pledged property	Copy ³	Mandatory
	Agreement on making an inquiry to the Credit Bureau (<i>Borrower, Guarantor, persons running joint business</i>)	Original ³	Mandatory
	Other documents	Copy or original	If available
Documents submitted to AREEF Engineers' group			
	Invoice – tax invoice on provision of services and implementation of works, signed and sealed, that must contain data on the address of the installment of the equipment, buyer's and seller's contact information and the account for the bank transfer.		
	ENA statement – a statement from the Electric Networks of Armenia CJSC in the address of the installment of calculating device, regarding the electricity expenses for the past year.		
	Technical specifications of the equipment – A document developed by AREEF Engineers' Group – for the implementation of a preliminary energy examination, which is completed by the provider (Annex 3a, Annex 3b)		
For the provision of a Loan secured by Property (upon the approval of the loan)			
8.	Grounds of pledge acquisition	Copy or original	If available
9.	Subsequent pledge permit ⁶	Original	Mandatory

¹ Depending on the specifics of the loan application, other documents may be required in addition to those included in this List.

² The document shall be submitted if available.

³ Copies of the documents may be submitted during the loan application processing stage, however, in case of the approval of the loan, the originals of the documents must be submitted.

FAST CREDIT CAPITAL UCO CJSC



Annex 2

10.	Unified reference on restrictions of the pledged property ⁷	Original	Mandatory
11.	Statement on zero property tax ⁸	Original	Mandatory
12.	Other documents	Copy or original	If available
13.	<i>In case of a legal entity, additionally</i>		
14.	Information on latest amendments to the Charter and about the Director issued by RA Central Depository SRO in case of an OJSC, by shareholder registry operation authority in case of a CJSC and by Regional department of State register agency of legal entities of the Ministry of Justice in case of an LLC	Original	Mandatory

⁴ The specified documents are signed and sealed at the office of Fast Credit Capital UCO CJSC.:

⁵ Copies of the documents may be submitted during the loan application processing stage, however, in case of the approval of the loan, the originals of the documents must be submitted.

⁶ If the pledged property is already pledged in another financial organization (in case of subsequent pledge).

⁷ The specified documents shall be issued to the customer by the RA SCREC (Cadastre) service offices.

⁸ The Customer can obtain the specified documents from Local self-government bodies.