

DOCUMENTS REQUIRED TO
SUBMIT LOAN APPLICATION
Secured loan products



ID 6937 Ver15042022

I) MANDATORY BASIC DOCUMENTS:		
1	Valid ID card or passport	<input type="checkbox"/>
2	Basic report of the Credit Bureau	<input type="checkbox"/>
3*	Basic report of the Credit Bureau for a natural person who is a guarantor to a legal entity or entrepreneur	<input type="checkbox"/>
4*	Basic report of the Credit Bureau for a natural person and self-employed clients - entrepreneurs/legal entities (in case of client ownership) Note: if the client is the owner of several PL/ PZ, the Credit Bureau reports required for all PL/PR	<input type="checkbox"/>
5*	Repayment schedule and leasing contract if Credit Bureau report contains client obligations under leasing facility	<input type="checkbox"/>
6*	Signed and court-certified statement about common law marriage free of marital impediment (if the loan beneficiary and the joint debtor maintain common law marriage relation)	<input type="checkbox"/>
7*	Employer's statement of settled internal withholdings	<input type="checkbox"/>
8*	Bank's confirmation of settled credit obligations	<input type="checkbox"/>
9*	Copy of PPDG-2R form / Decision of Tax Administration establishing that the client is a tax payment obligor of personal income tax (if one is available for the previous calendar year)	<input type="checkbox"/>
10*	In borderline cases, to certify that client is not a personal income tax obligor for the previous tax period, submit Certificate of paid withholding taxes and contributions issued by the employer	<input type="checkbox"/>
A) EMPLOYED PERSON		
1	Confirmation of employment and the income amount with garnishments issued by the employer	<input type="checkbox"/>
2	Payroll slips for the previous 3 months	<input type="checkbox"/>
3	Borrower's account statement/turnover from another bank for a period of 6 months	<input type="checkbox"/>
4	Borrower's account statement/turnover from the bank for a period of 6 months	<input type="checkbox"/>
5*	Copy of the Employment contract	<input type="checkbox"/>
6*	PPP PD table form showing individual gross salaries	<input type="checkbox"/>
7*	Pension fund confirmation of paid contributions for client's years of service	<input type="checkbox"/>
8*	Recommendation of the HR BP for the employee of the Bank if loan request approved as deviation	<input type="checkbox"/>
9*	Confirmation issued by the municipal administration on paid compensations by the Ministry of Labour, Employment, Veteran and Social Affairs (documents required only for employed persons on maternity leave and leave for childcare)	<input type="checkbox"/>
10*	Current account statement for the previous 12 months for employed persons on maternity leave/ childcare leave if the salary is not received to the current account with the Bank	<input type="checkbox"/>
11*	Decision of the competent body recognizing the salary compensation during maternity / childcare leave	<input type="checkbox"/>
12	If the client is employed by a limited liability company with revenues below EUR 100,000.00 and owned by a close family member (spouse, parent, child), the client's creditworthiness shall be calculated as for a self-employed client. ED must be accompanied by a full set of documents listed in item E) Owners of companies	<input type="checkbox"/>
13*	Current account statement from the bank where the client receives his/her salary for the previous 12 months	<input type="checkbox"/>
B) RETIRED PERSONS		
1	Pension check for the previous 3 months or if the client does not have checks, income certificate for the previous 3 months and monthly withholdings, certified by Pension and Disability Insurance Fund.	<input type="checkbox"/>
2*	Garnishments AZ1 and AZ2 for retired persons who do not receive their pension via the account with the Bank	<input type="checkbox"/>
3*	Authorization for the transfer of pension to the current account only in case the client has not received a pension payment until the moment of submission of the loan application	<input type="checkbox"/>
4*	Decision on pension for basis 103/104 (family and disability pension 50%)	<input type="checkbox"/>
5*	Account statement showing the pension payments for the previous 6 months, certified and signed by the issuing Bank	<input type="checkbox"/>
C) RETIRED PERSONS WITH FOREIGN PENSIONS		
1	Original Decision on pension issued by a foreign pension fund	<input type="checkbox"/>
2	Decision issued by a foreign pension fund translated into Serbian and certified by a court translator, except for pensions (from BIH, CRO, MNE)	<input type="checkbox"/>
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3	Account statement/turnover for the previous 6 months	<input type="checkbox"/>
4*	Decision on the adjustment of pension amount (if any)	<input type="checkbox"/>
D) ENTREPRENEURS WITH DOUBLE-ENTRY BOOKKEEPING, SELF-TAXATION CLIENTS AND CLIENTS WHO PAY TAXES AND CONTRIBUTIONS ON EARNED PROFIT.		
Note: Self proprietorship businesses must hold a business account at the Bank for at least 1 months, without a defined minimal amount of turnover with the Bank. If the proprietorship business has a business account at the Bank for less than 1 months, the loan application may be approved only as deviation (this prerequisite does not apply to family members if they are applicants)		
1	Tax return for final assessment of taxes in advance - PPDG – 1S form, as well as the Excerpt from individual tax return PPP PD 1 (6-month summary) - <i>if the client opted for self-taxation</i>	<input type="checkbox"/>
2	Confirmation of employment and of income amount with garnishments	<input type="checkbox"/>
3	Current account statement from the bank where the client receives his/her salary for the previous 12 months - only for clients who opted for self-taxation	<input type="checkbox"/>
4	Payroll slips for the previous 3 months - only for clients who opted for self-taxation	<input type="checkbox"/>
5	Certificate of paid taxes, not older than 30 days, if the Tax Administration specified on the Certificate the amount of reported personal income (salary) for the entrepreneur	<input type="checkbox"/>
6	Financial statements for the previous two years + gross statements for the current year	<input type="checkbox"/>
7	OP form	<input type="checkbox"/>
8	Excerpt from current account of the bank where PR makes turnover for last 12 months with visible payments for all entrepreneurs with income of up to 10 MRSD	<input type="checkbox"/>
E) COMPANY OWNERS		
1	Confirmation of the income amount with garnishments issued by the employer	<input type="checkbox"/>
2	Payroll slips for the previous 3 months	<input type="checkbox"/>
3	Account turnover statement issued by the bank where the client receives his/her salary for the previous 12 months	<input type="checkbox"/>
4	OP form	<input type="checkbox"/>
5	Financial statements for the previous two years	<input type="checkbox"/>
F) ENTREPRENEURS - LUMP-SUM TAXPAYERS (A sole proprietorship business must have a business account with the Bank for at least 1 months, without a defined minimum amount of turnover with the Bank. If the sole proprietorship business holds a business account at the Bank for less than 1 month, the loan application may be approved only as deviation – prerequisite does not apply to owner family members if they are the loan applicants.		
1	Decision on advance calculation of taxes for the current business year (previous year if the client does not hold decision for the current business year)	<input type="checkbox"/>
2	Certificate of paid taxes not older than 30 days (if the confirmation includes the monthly base/salary, no decision on advance calculation of taxes is needed, i.e. certificate issued by the tax administration about the amount of tax base on which the taxes and contributions are being paid)	<input type="checkbox"/>
3	Certificate of turnover made by a sole proprietorship business for the past 24 months, issued by the Bank (for whole two years) and confirmation of account turnover during the current year	<input type="checkbox"/>
4	OP form (certified signatures form)	<input type="checkbox"/>
5	Certificate of the income with garnishments issued by the employer (leave blank only section with client income)	<input type="checkbox"/>
6	Current account statement at the bank where PR receives turnover for last 12 months with trace of payments for all lump taxpayer entrepreneurs.	<input type="checkbox"/>
G) SINHRO CLIENTS (Acceptable activities for this type of clients have been defined by the General Terms for Housing Loans)		
1	Decision on advance calculation of taxes or the Certificate issued by the Tax administration on the tax basis (for current or previous business year if the client does not hold decision for current business year)	<input type="checkbox"/>
2	Certificate of paid taxes not more than 30 days old - if the certificate states the tax base, decision on advance calculation of taxes or certificate issued by the tax administration about the amount of tax base not required.	<input type="checkbox"/>
3	Contract with the company the validity of which must comply with the loan repayment period or to unlimited duration which states the remuneration for performing the contractual operation (detailed explanation in document General Terms id 10026) If the engagement of the client as an entrepreneur exceeds 6 months but is shorter than 12 months, required documenting prior work experience in the form of cooperation agreements, permanent employment contracts and account statements for a period of up to 24 months. If the client has a signed cooperation agreement with a company that is not registered in Serbia, the first condition that must be fulfilled is that such company exists for at least 24 months. Furthermore, the client must have a signed contract with such company for at least 24 months and to provide an account turnover statement issued by the bank showing the payments made under the contract for at least 12 months. The Client may apply for credit products of the bank even if the contract with the current company is for less than 24 months (but not less than 6 months), provided that the client submits proof of the existence of an engagement for the same activities with other employers - cooperation agreements, permanent employment contracts and account statements for a period of at least 24 months.	<input type="checkbox"/>

4	Account turnover statement to confirm revenues from signed contracts over the previous 12 months (if the Client operates as PZ for less than 12 months, the statement shall be delivered for the entire period of operations)	<input type="checkbox"/>
5	OP form (certified signatures form)	<input type="checkbox"/>
6*	Contracts on previous engagement over the previous 12 or 24 months – optional as proof of prior work experience	<input type="checkbox"/>
7	Filled independence test for a specific employer with whom the client has a contract, which shall serve as proof for the determination of independence or a written statement is free form, stating that the client has established its independence based on such test. No independence test/statement is necessary for lawyers.	<input type="checkbox"/>
8	Certificate of employment and the income amount with garnishments issued by the employer (leave blank only section regarding client income)	<input type="checkbox"/>
H) CLIENTS WORKING FOR ENTREPRENEURS (SUR; SZR; SZTR; STR)		
1	Certificate of employment and of income with garnishments issued by the employer	<input type="checkbox"/>
2	Current account statement for the previous 6 months / for last 12 months in case of employees at lump sum taxpayers.	<input type="checkbox"/>
3	Payroll slips for the previous 3 months	<input type="checkbox"/>
4*	PPP PD excerpt for the previous 6 months - for the employees of entrepreneurs	<input type="checkbox"/>
5*	If the client is employed by an entrepreneur with revenues below EUR 100,000.00 i.e. lump taxpayer with turnover exceeding 1,000,000.00 RSD and owned by a close family member (spouse, parent, child), the client's creditworthiness shall be calculated as for a self-employed client. ED must be accompanied by a full set of documents listed in item D) Entrepreneurs with double-entry bookkeeping or F) Lump Taxpayer entrepreneurs, depending on type of employer.	<input type="checkbox"/>
6*	If the client is employed at a lump taxpayer, turnover must exceed 1,000,000 RSD and certificate of turnover of lump tax proprietorship for last 12-month calendar year issues by the Bank must be provided.	<input type="checkbox"/>
K) CLIENTS - FOREIGN NATIONALS WITH RESIDENT STATUS		
1	Certificate of employment and of income with garnishments issued by the employer	<input type="checkbox"/>
2	Certificate of residential status, issued by the Ministry of Interior (not more than 6 months old)	<input type="checkbox"/>
3	Report issued by the national Credit Bureau at home country or report issued by a foreign institution monitoring credit history - (the report must be translated by a certified court translator from the territory of the Republic of Serbia)	<input type="checkbox"/>
4	Current account statement issued by the Bank for the previous 12 months	<input type="checkbox"/>
5*	Copy of the Employment contract	<input type="checkbox"/>
6*	PPP PD for the previous 6 months	<input type="checkbox"/>
L) CLIENTS - CITIZENS OF THE REPUBLIC OF SERBIA WITH NON-RESIDENT STATUS (exceptional cases, for Private banking clients segment)		
1	Current account statement for the previous 12 months - translated and certified by a court translator from the territory of the RS	<input type="checkbox"/>
2	Payroll slips for the previous 12 months issued by the employer - translated and certified by a court translator from the territory of the RS	<input type="checkbox"/>
3	Certificate of employment with the average salary over the previous 12 months (issued by the employer on its form) - translated and certified by a court translator from the territory of the RS	<input type="checkbox"/>
4	Report issued by the national Credit Bureau at the country of residence or report issued by a foreign institution monitoring the credit history - translated and certified by a court translator from the territory of the Republic of Serbia	<input type="checkbox"/>
5	Copy of the Employment contract - translated and certified by a court translator from the territory of the RS	<input type="checkbox"/>
6	Copy of the Work permit - translated and certified by a court translator from the territory of the RS	<input type="checkbox"/>
7	Copy of the Work visa - translated and certified by a court translator from the territory of the RS	<input type="checkbox"/>
8	Copy of the certificate of Serbian citizenship, not more than 6 months old	<input type="checkbox"/>
9	Certified copy of a personal identification document issued by a foreign country of residence - translated and certified by a court translator from the territory of the RS	<input type="checkbox"/>
II) BASIC DOCUMENTS TO SECURE THE LOAN		
Registered real property, unregistered real property or repurchased apartment, real properties subject to project financing of the Bank or some other bank:		
1	Excerpt from the real estate issued by competent cadaster with cadaster stamp and issued by public notary with validation clause of excerpt from real estate folio, not more than 7 days from issue of excerpt until the date of submission of loan application to bank.	<input type="checkbox"/>
2*	If there is any encumbrance, unresolved claims, incomplete changes in relation to the real property and/or plot on which the real property is located (which is being mortgaged), the following must be submitted: Decision of the real estate cadastre on the deletion of encumbrance and/or a new real estate folio without the encumbrance and/or proof that the encumbrance does not relate to the real property that is being mortgaged	<input type="checkbox"/>

3*	If the contract on the acquisition of ownership right over the real property that is being mortgaged stipulates the usufruct right in favour of a third person, the following must be submitted: Statement on the waiver of such right or a Death certificate confirming that such right no longer exists	<input type="checkbox"/>
4	Evaluation of market/construction and liquidation value, not older than 30 days from the date of evaluation preparation, for the real property offered as security for the housing loan (evaluation prepared by an appraiser from the list of licensed appraisers of the Bank)	<input type="checkbox"/>
5*	ID card of the pledger, i.e. the ID card of the representative of the legal person, if the pledger is a legal person - for review purposes (a copy). If the pledger is a legal person, the legal representative of that legal person shall not be obliged to provide ID card if he does not wish to do so. Checking the legal representative is under the competence of the public notary regarding authorized person for issuing pledge statement and the public notary is responsible for the accuracy of data entered in the pledge statement.	<input type="checkbox"/>
6*	ID card of the proxy/representative (in all cases when there is an authorization for signing by another person) - for review purposes (a copy)	<input type="checkbox"/>
7*	Excerpt from the SBRA/website with all the data on annotations, account blockades (if any), OP form, authorised signature form with signatures of authorized persons, and limitations for signing, if any - in cases when the pledger is a legal person	<input type="checkbox"/>
8*	Copy of the Articles of Association for the company (if the pledger is a legal person), together with the data (TIN, registration number, number of employees, phone numbers, director, contact person) in cases when the pledger is a legal person	<input type="checkbox"/>
9*	Decision on the disposal and pledging of the real property issued by the investor if the prevailing activity of the company is not the construction of housing and non-housing buildings, signed by competent bodies of the company in accordance with the articles of association of that company	<input type="checkbox"/>
10*	Power of attorney in the form prescribed by the law (in all cases when there is an authorization for signing by another person) - if the security instrument relates to a registered/unregistered real property	<input type="checkbox"/>
11*	Decision of the Social Services Centre with the authorization of the legal representative authorised for signing (if the pledger is a minor)	<input type="checkbox"/>
12*	Decision of the Social Services Centre on the appointment of a guardian and the Decision of the Social Services Centre with the authorization of the guardian authorised for signing (if the pledger is under guardianship)	<input type="checkbox"/>
13*	ID card of the seller, if the subject of sale and security differ - for review purposes (a copy)	<input type="checkbox"/>
Unregistered real property or repurchased apartment, or real property that is the subject of project financing of the Bank or some other bank:		
1	A valid building permit/location permit or a valid Decision on building approval and confirmation on the receipt of documents – for real properties under construction	<input type="checkbox"/>
2	Confirmation of the registration of commencement of works or a confirmation of the receipt of documents (depending on the applicable regulations at the time of construction) – for buildings under construction	<input type="checkbox"/>
3*	All potential contracts and annexes regulating the mutual relationships between the Investor/co-investor and the Contractor (legal sequence in terms of ownership from the user/owner of the plot to the current seller) – for buildings under construction	<input type="checkbox"/>
4*	Decision of a competent body on the change of apartment numbers (if the change of apartment numbers takes place during construction) – for real properties under construction	<input type="checkbox"/>
5*	Excerpt from the design and technical documents as proof of the floor, area and apartment number – for real properties under construction	<input type="checkbox"/>
6*	Confirmation issued by a competent body confirming that the plots are the same, i.e. that the apartment/facility is located on the said plot from the title deed, i.e. confirmation on the change of plot number (if the legal sequence does not show that the plots are identical)	<input type="checkbox"/>
7*	Certificate of identification of the plot if the building is built on several plots (issued by the Republic Geodetic Authority) - for buildings under construction and constructed less than 80% if the buildings under construction are the subject to project financing - by OTP bank, State projects or project financing of selected banks (at least 80% constructed or subject to project financing of VB/OTP bank or other bank)	<input type="checkbox"/>
8*	Appendix for Project financing - a set of documents for project financing only for the first apartment being financed from the loan, which is the subject of project financing on another bank: Proof that the investor has a proprietary and legal rights on the land (right of ownership, Lease Agreement, Decision on determining the right of use); Certificate of the Bank confirming the existence and legal validity of all applications, certificates, permits, approvals, consents, submissions, etc. in accordance with the applicable regulations and orders of state bodies, and in connection with the construction of real property - all documents must be addressed to the investor; a copy of the contract with the main contractor for the construction according to the turnkey principle, which includes payment of a fixed price and a guarantee of completion of works by the agreed deadline, as well as a guarantee for good execution of works in the amount of 10% of the contract value; The schedule with the exact schedule of works and deadlines for completion of the planned works; Supervisor's report	<input type="checkbox"/>
9*	Confirmation issued by another bank confirming that it is project financing in case that the subject of the loan is a real property from project financing of another bank	<input type="checkbox"/>
10*	Letter of intent – whereby the other bank accepts the obligation to issue a deletion permit after the receipt of payment of the required amount - in case of project financing of another bank and in case when the real property is under 1st class mortgage due to a loan at another bank	<input type="checkbox"/>
11*	All contracts and annexes, decisions from the contract on repurchase of the apartment to the last seller (in case of repurchased apartment)	<input type="checkbox"/>
III)	BASIC DOCUMENTS FOR THE PURPOSE OF THE LOAN	

1	Birth certificate if the loan beneficiary is not a contracting party to the sales contract (i.e. the investor for the purpose of construction /investment maintenance) or if the client as loan beneficiary is not the only buyer (i.e. the investor for the purpose of construction/ investment maintenance) or a signed and court-certified statement about common law marriage if the buyer in the sales contract is a common law spouse, which proves the connection between the loan beneficiary and the buyer in the sales contract.	<input type="checkbox"/>
2	In case the purpose of the loan is the purchase of real property from a relative of related person (as defined by the document General conditions for loans), it is necessary to submit a document confirming that the trade is acceptable/justified (inheritance decision or decision on consensual divorce)	<input type="checkbox"/>
Housing loan refinancing:		
1	Letter of intent issued by another bank where the loan is being refinanced	<input type="checkbox"/>
2	Certified and signed certificate on the remaining debt with accrued interest on the day of issuing of the certificate and account numbers to which the payment is to be made, and certified and signed certificate on the amount of administrative costs for early loan repayment and account numbers to which the payment is to be paid with the bank at which the applicant has an approved loan - in case of refinancing of a (housing) loan secured by a mortgage	<input type="checkbox"/>
3	Copy of the Loan Agreement concluded between the applicant and the Bank whose loan is being refinanced - in case of housing loan refinancing	<input type="checkbox"/>
4	Contract on purchase of real property or documents for the construction/adaptation financed from a loan of another bank - in case of housing loan refinancing	<input type="checkbox"/>
Purchase of real property:		
1	Contract on purchase and sale/ pre-contract based on which the loan application is being submitted.	<input type="checkbox"/>
2*	Confirmation of the remaining debt and letter of intent for the apartments under 1st class mortgage established by another bank	<input type="checkbox"/>
3*	Legally binding building permit / location permit Legally binding decision on construction approval and confirmation of receipt of the documents, if the subject of purchase is unregistered real property, and the subject of loan security is registered real property, and only if the loan application is submitted on the basis of an uncertified Pre-contract / Contract on purchase and sale	<input type="checkbox"/>
4*	Excerpt from a real estate cadastre for the subject of purchase and sale if the subject of purchase and sale is a registered real property other than the property that is the subject of security, only if the loan application has been submitted on the basis of uncertified Pre-contract/ Contract on purchase and sale.	<input type="checkbox"/>
5*	When the subject of financing and mortgage is a real property acquired by a legal person under bankruptcy, the following must be submitted: Documents showing that the real property is not and shall not be a subject of dispute in the bankruptcy procedure and shall not be included in the bankruptcy estate	<input type="checkbox"/>
Construction, completion of construction, annexing, reconstruction:		
1	Valid decision on the building approval, reconstruction approval (building permit)	<input type="checkbox"/>
2	Registration of commencement of works with the receipt stamp of the competent body	<input type="checkbox"/>
3	Estimated bill of quantities/ contract on the execution of works according to the Turnkey principle	<input type="checkbox"/>
Investment maintenance of the building, adaptation and remediation:		
1	A legally binding decision of the municipal administration permitting the execution of works on the investment maintenance of the building, adaptation and remediation	<input type="checkbox"/>
2	Estimated bill of quantities/ contract on the execution of works according to the Turnkey principle	<input type="checkbox"/>
IV) DOCUMENTS FOR THE REALIZATION OF THE LOAN		
1	Original lien statement prepared in the form prescribed by the law (notarial document)	<input type="checkbox"/>
2	Original insurance policy in favour of the Bank for the real property that is the subject of security	<input type="checkbox"/>
3*	Original life insurance policy in favour of the Bank with the Bank specified as the beneficiary (for the amount and period of the loan) or statement of acceptance in OTP osiguranje if at issue is OTP osiguranje and offer of life insurance)	<input type="checkbox"/>
4	Two Bills of exchange blanks of the client and of all contractual sides	<input type="checkbox"/>
5	Certificate issued by a notary public confirming that the lien statement has been recorded by the real estate cadastre	<input type="checkbox"/>
6	Certificate issued by a notary public confirming that the contract on purchase and sale has been recorded by the real estate cadastre - only in cases when the subject of purchase and security is the same real property	<input type="checkbox"/>
7*	Decision on the registration of mortgage for the apartments under construction/apartments that are the subject of project financing	<input type="checkbox"/>
8	Certified contract on real estate purchase - certified by a notary public	<input type="checkbox"/>
9*	Decision on the registration of mortgage - at the request of the Bank	<input type="checkbox"/>
10	Suppliers' invoices - in case of investment maintenance of the building, adaptation and remediation	<input type="checkbox"/>
11*	Original statement issued by a spouse of the pledger certified by a notary public (in case of joint property and the statement of the spouse has not been given in the lien statement)	<input type="checkbox"/>

12* Proof of deposit payment signed by the seller and the buyer, and certified in the Court/notary in the form of a signature certification, order for transfer of the Bank whereby the funds from the buyer's account were transferred to the seller's account, with the note on the basis for the transfer of funds or other proof (if the same real property is the subject of mortgage) and optional document required only if the contract does not confirm that the amount has been paid up to contract validation, or proof of payment of the deposit certified in court/by notary.

* Optional

If during the processing of the application the bank concludes that the submitted documents are incomplete or the need arises during the processing of the application to provide additional documents, the Bank shall ask the Client to submit additional documents.

NOTE:

- Mark the box next to the documents necessary for the submission of the application for a specific type of employment and the requested product, in accordance with the product description and document checklist
- The document should be printed separately for the Joint debtor if the joint debtor shall be included as security for the

placement

Documents necessary for a specific request that are otherwise not foreseen by the checklist or product description	
1	<input type="checkbox"/>
2	<input type="checkbox"/>
3	<input type="checkbox"/>

Document approved by