

BUSINESS LOAN CHECKLIST (for legal entities)

1. **Legal documents** (evidencing the entity's due incorporation and valid existence):
 - Photocopy of the Certificate of Commencement of Business / Business Registration Certificate or equivalent document that is valid in the respective jurisdiction (original to be produced for verification)
 - Photocopy of Taxpayer Registration Certificate /Tax Residence Certificate/ or equivalent document that is valid in the respective jurisdiction (original to be produced for verification)
 - Operating Agreement /Bylaws/ Articles of Incorporation /Certificate of Incorporation/ Articles of Association (it's precise meaning depends upon the legal system in which it is used) and amendments thereto, if any (original to be produced for verification)
 - Official document that lists the names of authorised signers: Signature Card /Certificate of Incumbency /Certificate of Authority /Certified Corporate Resolution/ Authorised Signatory List (the exact document names vary from jurisdiction to jurisdiction)
2. Documents showing the **applicant's financial situation**:
 - Annual financial statements (balance sheet, profit & loss statement, with the accompanying notes attached) for the previous reporting period; marked as received (with the date received) by the government's taxing authority in the respective jurisdiction
 - Balance sheet and profit & loss statement for the past reporting quarter (with the accompanying notes attached)
3. **Information about collateral (security):**
 - Real estate:**
 - Legal proof of ownership - Certificate of Title or equivalent document
 - The most recent Property Appraisal Report (or equivalent document) must not be dated later than 6 (six) months before submitting the loan application to the bank
 - Other types of collateral:**
 - Document checklist related to other types of eligible collaterals may be obtained from your private banker
4. **Business plan** (a formal statement of operational and financial objectives; specifies the purpose for which funding is required).
5. Field-in **loan application** form and **proof of payment** of the loan application fee (payment slip or receipt).

Bank's officers may request any additional documents reasonably believed to be necessary (if needed).