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Source of information about Converse Bank

(Name of newspaper, journal/Radio advertisement/ TV advertisement/ Customer of Converse Bank/ other sources...)

APPLICATION
For Express 24/Micro loans

Please view the issue on providing loan to me::

Amount. _____ AMD / USD / EURO

Term. _____ Month

Loan purpose

Amount the Customer is going to pay monthly. _____ AMD / USD / EUR

Data on Applicant

▪ **Name, Surname, Father's name of the applicant**

▪ **Date and place of birth**

▪ **Citizenship**

▪ **Passport**

series _____ Date of issue _____
 And the authority _____

▪ **Registration place**

▪ **Factual place of residence**

▪ **Telephone numbers**

Home _____ mob _____ Wor _____
 ile. _____ k. _____

▪ **Marital status**

▪ **Children**

_____ Children's age _____

Current activity.

▪ **Activity type**

▪ **Work experience**


▪ **Number of employees**

▪ **Name of the company (if such exist)**

▪ **Factual address of business (merchant location, warehouse, land and etc.).**

▪ **Do you work in other structures or are you a founder of a legal entity (name of the company, address, position, telephone number).**

▪ **Do you have debts, liabilities in what amount and upon whom?**

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- Did you have conflicts with legal or other state bodies and by what reasons?

- Credit history of the past three years (including private borrowings).

Bank/ Company/Individual	Amount and currency of the loan	Annual interest rate	Date of loan issuance	Repayment date	
				By the agreement	Factual

Suggested security (owner, type, name, model, quantity and etc.).

1 _____

2 _____

3 _____

4 _____

Data about Guarantors

	I	II	III
Name, Surname, Father's name			
Relationship with the borrower			
Passport data			
Factual place of residence			
Telephone numbers			
Activity type			
Monthly income			

For the applicant

Converse Bank guarantees that the information provided by the Customer will be kept strongly confidential and will be used only on purpose of making decision on providing the loan. With signature on the current application the Applicants process that the provided information is correct and complete. Any mistake as well as any missing made by the Customer or hiding any facts may delay the decision or cause denial of providing the loan or future incorrect execution of documents. The Applicant also should be aware that any information or document directly related to the given application may significantly fasten the process of adopting resolution of the loan issuance.

With his/her signature the Applicant proves that has got acquainted with consistence of the current application and fully understands and accepts it.


The bank possesses the right of making inquiries about the applicant among his known and unknown persons that can assist to the decision of providing or rejecting the loan provision. If the applicant has any reasons to keep secret this application from any person then he must mention the name of that very person (name of enterprise) and the reason_

I hereby give my consent for "Converse Bank" CJSC to send an inquiry to "ACRA Credit Reporting" Ltd that runs the ACRA System, and request "ACRA Credit Reporting" Ltd to provide to "Converse Bank" CJSC the required information on my current and past financial liabilities, obtained from all possible sources and stored in the ACRA System, which information will be used by "Converse Bank" CJSC during the process of granting me a loan (borrowing).

I realize that depending upon its content the provided information (for the reliability of which is responsible the entity that provided the subject information to ACRA System) may influence the process of making relevant decision by the Bank.

I undertake to reimburse to the Bank the inquiry-related expenses in full at the date of giving this Consent.

I have read this Consent and assert that it is completely legible and acceptable for me.

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Please furnish this Consent or a copy thereof to the ACRA System.

(Date of Application)


(Applicant's signature)

Loan specialist

(Name, Surname)

/ _____

(Signature)


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	Annex 1 List of necessary documents for Express-24 loan	Date 09.10.2009	Edition 1	1

For sole entrepreneurs

1	Founding documents
	Copy of state registry certificate
	TIN (Tax identification number)
	Copy of passport of sole entrepreneur
2	Financial documents
	Copy of ownership or lease certificate of business place (lease certificate can be without notary validation)
	Licenses, patents (in case of existence)
3	Loan security
	Copies of passports of guarantors
	Documents proving ownership or income of the borrower and guarantors (in case of existence)
4	Internal (banking) documents
	Application
	Allowances of the borrower and guarantors for inquiries to ACRA credit agency/RA CB credit registry
	Credit conclusion (resume) and minutes of credit committee
	Data received from ACRA credit registry/ RA CB credit registry
	Inquiry to the base of the Bank's unconscientious customers

For legal entities

1	Founding documents
	Copy of charter
	Copy of state registry certificate
	TIN (Tax identification number)
	Statement of minutes of General meeting or a sole shareholder on receiving financing and the subject to be pledged
	Copies of passports of founders and the director
	Reference from state registry on founders structure and the director
2	Financial documents
	Copy of ownership or lease certificate of business place (lease certificate can be without notary validation)
	Licenses, Patents (in case of existence)
	Financial statements (Form 1,2)
3	Loan security
	Copies of passports of guarantors
	Documents proving ownership or income of the borrower and guarantors (in case of existence)
4	Internal (banking) documents
	Application
	Allowances of the borrower and guarantors for inquiries to ACRA credit agency/RA CB credit registry
	Credit conclusion (resume) and minutes of credit committee
	Data received from ACRA credit registry/ RA CB credit registry
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	Annex 2 List of necessary documents for Micro loans	Date 09.10.2009	Edition 1	5

For sole entrepreneurs

1	Founding documents
	Copy of state registry certificate
	TIN (Tax identification number)
	Copy of passport of sole entrepreneur
2	Financial documents
	Copy of ownership or lease certificate of business place (lease certificate can be without notary validation)
	Licenses, patents (in case of existence)
3	Loan security
	Copies of passports of guarantors
	Documents proving ownership or income of the borrower and guarantors (in case of existence)
	Documents proving ownership of the pledge
	Joint certificate given by the territorial subdivisions of state cadastre on property to be pledged (on arrest)
	Reference from ATI on putting arrest over the vehicle to be pledged,
	Appraisal or reappraisal report on the pledge by the loan specialist or appraisal company
4	Internal (banking) documents
	Application
	Conclusion by the Legal Department
	Conclusion by Security Unit
	Allowances of the borrower and guarantors for inquiries to ACRA credit agency/RA CB credit registry
	Credit conclusion (resume) and minutes of credit committee
	Data received from ACRA credit registry/ RA CB credit registry
	Inquiry to the base of the Bank's unconscientious customers
	References from the State Revenue Committee on debts (in case of small and medium loans)

For legal entities

1	Founding documents
	Copy of charter
	Copy of certificate of State Registry
	TIN (Tax identification number)
	Statement of minutes of General meeting or a sole shareholder on receiving financing and the subject to be pledged
	Copies of passports of founders and the director
	Reference from state registry on structure of founders and the director
2	Financial documents
	Copy of ownership or lease certificate of business place (lease certificate can be without notary validation)
	Licenses and patents (in case of existence)
	Financial statements (Form 1,2)
3	Loan security
	Loan security
	Copies of passports of guarantors
	Documents proving ownership of the pledge
	Joint certificate given by the territorial subdivisions of state cadastre on property to be pledged (on arrest)
	Reference from ATI on putting arrest over the vehicle to be pledged,
	Appraisal or reappraisal report on the pledge by the loan specialist or appraisal company
4	Internal (banking) documents
	Application
	Conclusion by the Legal Department
	Conclusion by Security Unit
	Allowances of the borrower and guarantors for inquiries to ACRA credit agency/RA CB credit registry
	Credit conclusion (resume) and minutes of credit committee
	Data received from ACRA credit registry/ RA CB credit registry
	Inquiry to the base of the Bank's unconscientious customers
	References from the State Revenue Committee on debts (in case of small and medium loans)

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	Annex 2 List of necessary documents for Micro loans	Date 09.10.2009	Edition 1	6