



## List of required documents

- Loan application;
- Originals and copy of the borrower's and guarantors' passports and public services number, or a reference on absence of a PSN;
- Copies of the guarantors' and pledgers' passports;
- A reference from the guarantor's/guarantors' employer, which shall be dated not more than 20 calendar days before the date of submission, and copy of the employment record book;
- If clients are engaged in other, non-entrepreneurial activity /e.g. investment, lease of property, investment in deposits, etc./ evidencing documents for the respective income;
- For clients engaged in entrepreneurial activity, a reference on the income obtained from the business;
- Copies of the ownership certificates for the property(ties) owned by the guarantor parents;
- A reference from the student's educational institution, where the student's name and surname, department and year at the institute, the annual/semi-annual tuition fee, and the banking requisites of the educational institution should be specified. The reference shall be verified by the seal of the educational institution and the signature of the respective Department Dean;
- A document provided by the educational institution, specified by the legislation of the RA as required for payment of the student's tuition fee (invoice, transfer account, etc.).
- A reference on the place of residence, specifying the family members living together;
- Other necessary documents.