

## Required documents for credit facility

### Legal entity related documents

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- True Copy of Company's Charter, Founding document, Charter amendments (if any)
  - True Copy of Company's State Registry Certificate with Director Enclosure (if registered before March 2017) and/or otherwise certified information on company registration and executive body
  - Tax certificate from respective authorities stating the pending taxes for the Borrower (if applicable)
  - Minutes of Meeting and/or Board Decision regarding confirmation and authorization of the transaction
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### Additional documents required by type of legal entity

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#### 1. LLC, Cooperative, Foundation \*

- Passport/ID/SSC copies of participants, trustees, founders, and/or director/executive body
  - Excerpt from State Register stating information regarding restrictions and/or encumbrances over company shares
  - Statement on company net assets
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#### 2. OJSC/CJSC \*

- Excerpt from State Depository or from other licensed company maintaining the reestre of the company's shareholders, on shareholders, shares and restrictions
  - Copy of recent Balance Sheet and/or Letter on company's assets signed and sealed by company's director and accountant
  - Passport/ID/SSC copies of shareholders and director
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#### 3. Financial Institutions\*\*

- True Copy of Company's License
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Legal entity related documents

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- Company Director appointment decision
  - Passport/ID/SSC copies of the owners and director
  - Certificate from Central Bank of Armenia on recent amendments of the charter and the director (valid for 30 days)
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1. Mortgage

- Original ownership certificate of the real estate
  - Original certificate from State Cadaster regarding restrictions of the property to be mortgaged (miasnakan- valid for 15 working days)
  - Copy of documents certifying real estate acquisition sources
  - Passport copies/IDs, SSCs of all involved parties and marriage certificate/s of the spouses in case of co-ownership
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2. Vehicle pledge

- Original ownership certificate of the vehicle
- Certificate from Road Police regarding the vehicle status and the restrictions over the vehicle (valid for 5 working days)
- Copy of the technical passport of the vehicle
- Copy of documents certifying legal title source of the vehicle (bases if any)

Passport copies/IDs, SSCs of all involved parties and marriage certificate/s of the spouses in case of co-ownership

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3. Movable property pledge (equipment, production line, etc.) and Floating charge/Fixed charge

- Complete and detailed list of movable property
- Bases (S&A agreement and/or customs clearance documentation and/or invoice and/or other any other related document)

Passport copies/IDs, SSCs of all involved parties and marriage certificate/s of the spouses in case of co-ownership

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4. Personal/Corporate Guarantee

- Passport copies/IDs, SSCs of guarantor

In case of Corporate Guarantor, the criteria of requesting documents for legal entities is applied.

In case if the guarantor and/or security owner is a Legal entity, documents mentioned in “Legal entity related documents” section should be requested.

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**\* To be noted that if the company/company shareholder/company participant involved in the transaction is registered overseas, additionally the following documents may be required (the list is not exhaustive and depends on the case):**

- Certified copy of Company's Charter, Founding documents, Charter Amendments (if any)
- Certified copy of Company's State Registry Certificate and Director Enclosure or otherwise certified information on company registration and executive body
- Certificate of Good Standing and/or Incumbency Act and/or Certificate of Incorporation with notary and Apostil certifications
- Passport/ID copy of director with notary and Apostil certifications
- Minutes of Meeting and/or Resolution/Decision and/or General Power of Attorney regarding confirmation and authorization of the transaction

\*\* Regarding Credit/Insurance organizations and other companies which are registered by CBA and have to publish the respective information on their website, information/documentation mentioned above can be retrieved from the company's website.

The Bank is guided by its internal credit policy in the process of providing credit services. The main determining factors are the submitted financial statements, the results of the analysis based on them, as well as the availability of sufficient collateral according to the bank's procedure, the positive credit history.  
Attention!

In addition to the list of key documents, the list of required documents, the procedure for their submission deadlines are presented to customers individually, as they may differ depending on the type of credit service and provided collateral.