

Required documents for overdraft
Documents required from the applicant

- Details on the applicant
 - Valid Passport or identification card.
- Income details
 - Employee
 - Certificate of income reference from primary employer detailing actual income over the last 12 months and confirming income tax paid, detailing also employees' job position and years with the company (or salary certificate as per BBAM specimen).
 - Self-employed
 - Tax payer ID code registration certificate.
 - Private entrepreneur state registration certificate.
 - Business authorization documents (License).
 - Income and expenses records for the last 1 year.
 - Declaration of income for the last 2 years (as per BBAM specimen).
 - Financial accounts for past 1 year verified by tax authorities and Balance sheet of the previous and current year (or any other proof of income).
 - Proof of premises occupied (rent contract or property certificate).
 - In case of shareholder in a company
 - State Registry Certificate on shareholders designation.
- Details on credit history
 - Details and turnover of any existing accounts of all types (if any). To be validated/signed by the authorized signatories of the concerned bank.

Additional documents can be required.