

## **Credit to settle the debts to the State Budget**

### **Eligibility Criteria:**

#### **The credit applicant shall meet the following requirements:**

- to be established according to the law and to perform legal activities pursuant to its Functioning Regulation or Articles of Association;
- on the application date, not to be in litigation with CEC Bank S.A. for failure to execute any contracting obligations or obligations of any other types previous to the aforementioned application date;
- to be classified within the A, B or C class of general crediting risk;
- to be recorded with the CRC (Credit Risk Unit) records as having A or B debt service with debt amounts less than Lei 50,000 at the analysis date;
- not to be registered as customer prohibited to issue cheques with CIP (Payment Incident Unit); in case the applicant customer is registered in the last 6 months as customer prohibited to issue cheques, the customer may be eligible if the incident is accidental and if it proves that it paid its debts;
- not to have any attachments established over its accounts (others than those established pursuant the accumulation of the debt to the consolidated State Budget which are to be paid from the credit);
- not to be under insolvency procedure;
- not to be under forced execution and/or bankruptcy procedure;
- to record debts (due to the effects of the economic crisis) accidentally against the common behavior of the taxpayer and to have premises that once paid the obligations to the consolidated State budget, in the future no other debts will be recorded;
- to have profits from the current activity (operating profits);
- to have own positive capital, without being taken into account the Account 455;
- to be classified within an eligible risk class afferent to the money laundering risk.