

List of required documents

EIB Investment Loan for SMEs and mid-cap enterprises

Loan Application signed by the persons authorized to represent the legal person applicant;
<ul style="list-style-type: none">- The first Articles of Association together with the delegate judge's decision and the afferent Mention registered with the Trade Register;- The last/up to date Articles of Association together with the delegate judge's decision and the afferent Mention registered with the Trade Register;- Certificate of Incorporation registered with the Trade Register/ Register of Farms;- Complete, up to date and valid Certificate of company's details¹ issued by the Trade Register;- Resolution of the General Meeting on the contracting of the credit facility and constituting the guarantee over the assets. These documents shall be submitted to the loan dossier as copies, certified as true copies by the account/customer support officer ²
Certificate of tax clearance ³ .
Resolution of the General Meeting of Shareholders or of the Board of Directors, by which the representatives were authorized to contract bank loans on behalf of the company.
Agreement for accessing the Credit Risk Unit (CRC); in case of a company member of a holding, such agreements shall be submitted for all the holding's companies;
The financial and accounting reports, according to the provisions of the Bank's internal rules;
The last corporate tax declaration;
The forecast cash flows report afferent to the entire loan term;
Authorizations, endorsements and agreements necessary to the customer to develop its activity and to execute the project;
Documents proving the ownership title over the proposed guarantees and their amounts; tabulation decision conclusion and tax clearance certificate excerpt for information on guarantees;
Declaration on own responsibility concerning whether it is or is not member of a holding;
List of litigations where the customer has the capacity of co-debtor, specifying the amount of the debts;
The price offer for the goods to be purchased with the loan, the pro forma invoice, the sale-purchase/ procurement/ works execution contract/preliminary contract to be credited, etc. Cash payments may be made with the subsequent submittal of the supporting documents, observing the provisions of the Procedure on the use and monitoring of loans granted to legal persons;
Business Plan for investment loans higher than Lei 1,000,000 (EUR or USD equivalent on the loan application date) ⁴ , except when the loan is entirely guaranteed by cash collateral;
Feasibility Study ⁵ , for investment loans intended to production activities implying technological processes and whose amount exceed Lei 1,000,000 (EUR or USD equivalent on the loan application date) ;
Any other required documents requested by the Bank according to the law in force;
If the customer benefits of guarantee ensured by some guarantee funds or other institutions, the related specific documents shall be requested

Note. The list of required documents shall be adapted according to the type of customer and the features of each credit product.