

Investment loans for SMEs granted within the Romanian – Swiss Program

List of the necessary documents

Credit application signed by the persons authorized to represent the applicant legal entity
<ul style="list-style-type: none"> - The first Articles of Incorporation together with the Conclusion of the delegated judge and the related Amendment of the Trade Register; - The updated Articles of Incorporation /last Articles of incorporation together with the Conclusion of the delegated judge and the related Amendment of the Trade Register; - Certificate of Incorporation with the Trade Register / Agricultural Companies Registrar; - Full Proof of Registration, up to date, from the Trade Register in the validity period; - Resolution of the General Meeting for contracting the facility and setting-up assets under guarantees. <p>These documents will be submitted in copy at the loan file, after they will be endorsed “true copy” by the account officer / customer service officer</p>
Fiscal certificate
Resolution of the General Meeting of Shareholders or of Administration through which the representatives were empowered to contract the bank loan on behalf of the company
The agreement for accessing the Credit Risk Centre; in case of a company that is a member of a group of companies, the agreement for consulting the Credit Risk centre will be submitted for all the companies from the group (CRC)
The financial and accounting reports in accordance with the provisions of the internal regulations
The latest statement on the tax on profit
The forecasted statement of the flow of liquidities for the entire crediting period
Authorizations, endorsements and agreements necessary for the development of the customer’s activity and project’s achievement
Proving documents on the right of property over the proposed guarantees and their value; the decision of tabulation and real estate excerpt for information related to guarantees
Sworn statement of being a member of not in a group of companies
List of litigations in which the client has the quality of debtor by mentioning the quantum of debts
<p>Price offers for the goods that will be bought from the loan, pro-forma invoice, contract/preliminary sale purchase/works performance agreement that will be credited for, etc.</p> <p>Cash payment may be made also by the further presentation of the supporting documents, in compliance with the bank provisions</p>
Business/investment plan
Any other necessary documents requested by the Bank, in accordance with the legislation in force;
In case that the client benefits of guarantee from some guarantee funds or other institutions, their specific documents will be requested

Remark. The list of the documents necessary will be adapted depending on the type of client and on the specific characteristics of every product.