

INDEPENDENT CREDIT

Eligibility Criteria

The credit applicants shall meet the following requirements:

- To be Romanian citizens or residents;
- To be of minimum 23 years old and maximum 60 years old;
- To have continuous activity in the industry of minimum 1 year, respectively minimum 6 months, as certified natural person;
- To have or to open a current account with the Bank;
- Not to have, at the credit application date, litigation with the Bank for failure to fulfill any contractual or other obligations previous to the application;
- Not to have garnishment instituted on its accounts;
- To be registered with the CRC with debt service of A class, during the last 12 months;
- Not to be registered with CIP with a ban to issue cheques;
- Not to have outstanding debts of more than 60 days to the State budget or to the social security contribution budget;
- To have an average monthly income for the last 12 months of activity, amounting to at least Lei 850;
- To range within class A, B or C of general credit risk and not to be under the incidence of insolvency proceedings lodged based on Law No 85/2006.