

Stock loans

List of required documents

<ul style="list-style-type: none">– First Articles of Incorporation together with the decision delivered by a delegate judge on the incorporation and functioning of the company;– Updated/last Articles of Incorporation together with the related decision delivered by a delegate judge and the certificate of recorded amendments with the Trade Register;– Certificate of Incorporation with the Trade Register/Agricultural Companies Register;– Comprehensible, up-to-date and valid confirmation certificate of company details issued by the Trade Register;– Resolution of General Meeting of Shareholders on contracting the facility and establishing the assets to be pledged as guarantee (for State-owned companies, the proof of their registration with the Trade Register shall also be submitted to be published in the Official Gazette).
Those documents shall be submitted, as copies, to the credit dossier, after they are stamped as “true copies” by the Account / Customer Service Officer.
Tax Clearance Certificate.
Tax offence record in case of shareholders/ directors of the companies within the Group which have/had insolvent/bankrupt firms in their structure.
Full trustee’s statement
Loan application signed by the authorized representatives of the legal person applicant. Copies of ID documents of the authorized persons, trustees, guarantors, as the case may be, signed by them on the overleaf.
Resolution of the General Meeting of Shareholders or Board of Directors by which the relevant representatives are authorized to contract Bank loans on behalf of the company and the power-of attorney/delegations for some persons to represent customers in relation with the Bank, as the case may be.
Acknowledgment for accessing the Central Credit Risk Control register; in case of a company that is member of a Group, acceptance statements of the other companies of the Group shall also be submitted.
Proof of business address, namely the documents attesting the usage of the registered office premises (i.e., bailment contract, title deed, leasing contract etc.), as they are submitted to National Trade Register Office.
Accounting-financial statements.
The last tax return on the corporate tax.
Forecast cash-flow statement for the entire lending period.
Documents attesting ownership over the proposed guarantees and their values; recent, but not older than 10 days, Land Book excerpt informing with regards to the guarantees.
List of litigations where customer has the capacity of debtor, specifying the amount of debts.
Authorizations, visas and approvals required for the customer to develop its business and achieve the project.
Statement on own responsibility on whether the company is or is not member of a group of firms.
Any other required documents requested by the Bank.
If the customer benefits of a guarantee from guarantee funds, their special documents shall also be requested.

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List of required documents for family associations (undertakings) and certified natural persons developing independent activities (including individual farmers)

Loan application
Operation authorization of the family association/ certified natural person up-to-date approved by the competent authorities. In case of individual farmers, the Individual Farmer Certificate issued by the Mayoralty shall also be requested.
Certificate of registration with the Trade Register / Professional Organizations authorizing them and valid confirmation certificate of company details issued by the Trade Register.
Operation authorization of the family association/ certified natural person, as the case may be, up-to-date approved by the competent bodies, signed by them on the overleaf and stamped as “true copy”; “by the Account / Customer Service Officer.
Acknowledgment for accessing the Central Credit Risk Control register.
Documents attesting ownership over the proposed guarantees and their values. 200 Statement on the income obtained in Romania (OPANAF 3883/2013); 220 Statement on the estimated income/income tax bracket (OPANAF 184/2013); It shall be also required, as applicable: — 221 Statement on the income obtained from agricultural activities, taxed based on the income tax bracket (OPANAF 530/2014); — 250 Notice of yearly assessment for the income obtained in Romania by the natural persons (OPANAF 1672/2014); — 260 Notice of assessment on advanced payments made for income tax/ social security and health insurance contributions (OPANAF 1672/2014); Documents certifying the income obtained from the activity performed.
Status of the debts and receivables in relation to the State budget – Tax clearance certificate, certifying that applicant has no outstanding debts and documents proving the payment of the social security, health insurance and pension contributions to the budget (last receipts, payment orders)
Income/financial status statement of the customer issued by the financial administration/mayoralty, where the financial status statements issued by commune mayoralties to the individual farmers shall certify the ownership title and/or usage right over the land or animals, the yearly net income, as well as whether there are outstanding debts recorded on their behalf. In respect thereof, a copy of the title deed proving the ownership over the land used (to be compared with the original and signed with the mark “true copy”, by the Account / Customer Service Officer) or of the assignment or leasing contract concluded with the land owners, as the case may be, shall be also submitted (only a table with the leased land lots, approved by the mayoralty, may also be required). The leasing contract shall be registered with the Farm Register. The assignment or leasing contracts shall be concluded for a timeframe longer than the lending term.
Copy of the Ledger of Receipts and Payments for the last 6 ended months (for customers having less than 12 months but more than 6 months of activity, such copy shall be issued for the relevant timeframe).
Forecast cash-flow statement for the entire lending period.
Price proposal for goods to be purchased by using the loan, the related pro-forma invoice, the sale-purchase/ procurement/ work performance contract for goods/services/works to be credited, etc.
Any other required documents requested by the Bank, according to the law in force, as, by instance, the Report on sources and supply contracts related to raw materials, materials, weight of completion import, or Report on the product sale contracts for the current year (i.e., number, values, progress status), method and firm nature of receivable cashing, Report on payment methods and structure of obligations to suppliers (per deadlines and values), Report on receivables related to organization customers (nomination, value, collection warranted deadlines), Report on VAT reimbursement, or the last corporate tax return.

If the customer benefits of a guarantee from guarantee funds or any other institutions, their special documents shall also be requested

Note. List of required documents shall be customized according to the type of customer and characteristics of the product.