

Documents required for contracting a loan

	DOCUMENT
1.	<ul style="list-style-type: none"> a. 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; b. Certificate of Incorporation with the Trade Register/Agricultural Companies Register; c. Comprehensible, up-to-date and valid confirmation certificate of company details issued by the Trade Register¹ d. Resolution of General Meeting of Shareholders on contracting the facility and establishing the assets to be pledged as guarantee (for public limited companies, the proof of their registration with the Trade Register shall also be submitted in view of publication in the Official Gazette, as well as the power-of-attorney for the representatives of the companies authorized to contract loans on behalf of their companies)
2.	Tax Registration Certificate
3.	Tax Clearance Certificate – in case of shareholders/directors of companies within groups that included organizations under insolvency/bankruptcy procedure
4.	Loan Application signed by the authorized representatives of the applicant legal person, along with Copies of the ID cards of the authorized persons, fidejussors, endorsers, guarantors, as the case may be, signed by them on the overleaf and marked as "true copies".
5.	Power-of-attorneys/representation mandates for persons in the relationship with the Bank
6.	Acknowledgment for accessing the Credit Risk Center (annex to the <i>Credit Application</i>); In case of a company member of a Group of companies, acknowledgments of all Group's member companies shall be submitted
7.	Proof of registered address, namely documents certifying the use of the premises representing the registered office (i.e. bailment contract, ownership title, lease contract etc.), as they are submitted to the NTRO
8.	Accounting-financial statements, according to the provisions of this Note;
9.	Forecast cash-flow statement for the entire lending period ²
10.	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
11.	List of litigations where customer has the capacity of debtor, specifying the amount of debts
12.	Authorizations, pre-approvals and approvals required for the customer to develop its business and perform the project
13.	Statement on own responsibility on whether the company is or is not member of a group of firms
14.	Financial Offer for goods to be purchased by using the loan, the pro-forma invoice, the work performance/sale-purchase contract/promissory agreement for the works to be credited etc
15.	Business Plan in case of investment loans with an amount > RON 1,000,000 (in EUR, USD equivalent on the Loan Application date) ³ , except for loans fully guaranteed by cash collateral
16.	Any other required documents requested, according to the law, by the Bank to grant the facility

¹ Confirmation certificate of company details can be obtained also by accessing the Online Recom Service, based on the Agreement for obtaining the TR excerpt, following the payment of the Trade Register Database consultation fee.

² Those documents shall be requested according to the product characteristics.

³ Submission of the Business Plan is not conditioned on its preparation by a specialist company in the industry, being sufficient a Business Plan prepared by the loan applicant.