

Terms for the approval of a loan application:

1. Submission of a full package of the required documents,
2. Good credit history,
3. Positive analysis results of customer solvency and paying capacity,
4. Presence of an eligible pledge and adequate value thereof.

Grounds for rejection of a loan application:

1. Submission of an incomplete package of required documents,
2. Furnishing of doubtful information by customer,
3. Bad credit history,
4. Unfavorable analysis results of customer paying capacities,
5. Presence of an ineligible pledge and /or inadequate value thereof,
6. Rejection of a loan application by the body empowered to decline such.