

**Application for granting a loan to an individual  
Annex No. 4**

## **DOCUMENTS TO BE PROVIDED FOR OBTAINING A LOAN**

### **(for the Borrower, co-borrower and guarantor – an individual)**

1. Application for a loan (Application for granting a loan to an individual with appendices that relate to the co-borrower and the guarantor).
2. A copy of the identity document (passport or ID card).
3. A copy of the spouse's identity document (passport or ID card).
4. A copy of the marriage contract (if any) and the marriage certificate.
5. Documents confirming income – a statement from the State Revenue Service\* (or an equivalent statement from the tax administration of another country, if the income is received in another country), a statement from the State Social Insurance Agency (VSAA) on the pension, allowance and remuneration paid to a person\*, and an account statement for the last 12 months (if the income is credited to an account with another credit institution).
6. Proof of actual residence.
7. Evidence of employment, including type, sector, status (full-time, part-time, entrepreneur, self-employed) and duration (for example, a certificate from the place of work, information from the account statement). Rental agreement or evidence of possible rental income, loans, if any.
8. Information on financial assets, if any. For example, savings account statements, financial instruments account statements (shares, bonds and other securities).
9. Information on financial liabilities, except liabilities in Latvian credit institutions (for example, loan statements showing outstanding loan balances), information on other financial liabilities (for example, child support, education fees and alimony).
10. Proof of taxpayer status and self-employed status.
11. Copies of audited or professionally verified reports (for self-employed persons).
12. Proof of life insurance (if requested by the Bank).
13. In a separate case, data from credit registers or credit information bureaus or other relevant databases containing information on financial obligations and late payments.
14. Information on collateral, if any, it can be:
  - 14.1. Assessment of the market value of real estate;
  - 14.2. Permits and cost estimates, if any, for loans for construction and improvement of real estate;
  - 14.3. Assessment of the market value of vehicles or/and contract of sale;
  - 14.4. Proof of ownership of collateral;
  - 14.5. Proof of insurance of collateral, if any.
15. Information on other credit risk mitigation factors, if any.
16. Other documents at the request of the Bank.

\* The Bank obtains the abovementioned information from the state information systems through the credit information bureaus on the basis of the concluded agreement. The Bank may request the submission of this information if obtaining information from external databases is not possible for some reason.