

List of Documents

- Loan application;
- Originals and copy of the borrower's and guarantors' passports and public services number, or a reference on absence of a PSN;
- Copies of the guarantors' passports;
- A reference from the guarantors' employer, which shall be dated not more than 20 calendar days before the date of submission, and copy of the employment record book;
- If clients are engaged in other, non-entrepreneurial activity /e.g. investment, lease of property, investment in deposits, etc./ a reference for the income earned from such activity should be submitted;
- For clients engaged in entrepreneurial activity, a reference on the income obtained from the business;
- A reference from the student's educational institution, where the student's name and surname, department and year at the institute, the annual/semi-annual tuition fee, and the banking requisites of the educational institution should be specified. The reference shall be verified by the seal of the educational institution and the signature of the respective Department Dean;
- A document provided by the educational institution, specified by the legislation of the RA as required for payment of the student's tuition fee (invoice, transfer account, etc.).