PERSONAL LOAN LIST OF REQUIRED DOCUMENTS

Valid Personal Documents:

- A copy of the applicant's ID, or, for foreign customers, copies of the applicant's Passport and Residency Permit issued by the competent authorities.
- A copy of the Family Extract (for Iraqi citizens) issued by the Department of Personal Status.
- Recent Proof of Residence (issued within the past month by the Mayor or the Police Station).

Documents relating to Income and Type of Work for applicants who are employees:

- Salary certificate based on SDB Bank form issued within the past month.
- A copy of the Certificate of Registration for the Company where the applicant works if he/she is a private sector employee.
- A copy of the Work Contract (or an attestation from the Employer).
- Official Certificate of Liabilities from the Bank where the applicant's salary is deposited.

Documents relating to Income for applicants who are self-employed:

- Income declaration for the last two years based on SDB Bank form.
- Statement of account for the past 12 months (if any).
- Audited financial position for the last two years (if any).
- Accounting Ledger, sales records, contracts, agendas, or any document proving income in the event that a statement of account or an audited financial position are not available.

Documents relating to Work details and address for applicants who are self-employed

l. If the loan applicant has a sole proprietorship:

- A copy of the company's Certificate of Registration.
- The administrative order issued by the Directorate General of Company Registration at the Ministry of Trade and Industry. - A copy of the Memorandum of Association.

- All of the aforementioned documents must have been duly legalized by the Directorate General of Company Registration within the past month.

2. If the applicant is a Trader:

- A copy of the Trader's ID issued by the Chamber of Commerce and Industry.

3. If the loan applicant is a Freelancer:

- Permit to Practice the Profession issued by the Municipality, the Ministry of Health, the Ministry of Tourism, or any other competent authority.

Other Documents:

Documents proving the purpose of the loan:

l. If the purpose of the loan is the renovation of a home, the following documents are required:

- A permit issued by the Municipality allowing the execution of renovation works and detailing them (if any).
- A new title deed, issued by the Real Estate Department, for the property designated in the loan, translated into Arabic, showing any legal notice(s) mentioned on the plot (if any).

- A statement confirming the renovation works (quotations, bills, or architectural drawing[s] signed by the client or the architect). - Real Estate Expert's Report.

2. If the purpose of the loan is the purchase of a car, the following documents are required:

- Manifest, issued by the selling agent, describing the car (including make, model, year, and Vehicle Identification Number) and indicating the sale price.

SDB Bank S.A.L. reserves the right to request any additional documents from the loan applicant, as well as to accept or refuse any application.