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 bye t hcompetent 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 S B 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 S B 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 acc ountor an audited financial position are not available.

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

1. 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:

1. 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.

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