



APPLICATION FOR HOUSING LOAN

ЛИЧНИ ПОДАТОЦИ ЗА КРЕДИТОБАРАТЕЛОТ									
Name:				Surname:					
Unique ID No.:				Identification: <input type="checkbox"/> ID card <input type="checkbox"/> Passport				Reg. No.	
Address (as in the ID card):				Place:		City:		Country:	
Contact address:				Place:		City:		Country:	
Education*: <input type="checkbox"/> UG <input type="checkbox"/> CG <input type="checkbox"/> HSG <input type="checkbox"/> PEG				Marital status *: <input type="checkbox"/> married <input type="checkbox"/> divorced <input type="checkbox"/> other				Number of family members supported:	
Tel.:				Cell phone No.:		e-mail:			
DATA ON BORROWER'S RELATED PARTIES									
Do you have any direct or indirect control (over 50%) at any legal entity: <input type="checkbox"/> NO <input type="checkbox"/> YES									
Name of the entity:				Corporate Reg. No.:					
Are you member of any managing authority or representation board at any legal entity: <input type="checkbox"/> NO <input type="checkbox"/> YES									
Name of the entity:				Corporate Reg. No.:					
Data on family members: (Name, surname and Unique ID No.)		Mother:		Father:		Spouse:		Child: Child:	
		Unique ID No.:		Unique ID No.:		Unique ID No.:		Un. ID No.: Un. ID No.:	
ПОДАТОЦИ ЗА ВРАБОТУВАЊЕ									
Name of the entity:				Sector: <input type="checkbox"/> Private <input type="checkbox"/> Public <input type="checkbox"/> Other					
Number of employees:				Salary received through: <input type="checkbox"/> KB at acc. No. _____ <input type="checkbox"/> Other					
DATA ON THE FINANCIAL STANDING OF THE BORROWER									
Real property description: <input type="checkbox"/> house <input type="checkbox"/> apartment <input type="checkbox"/> vacation house <input type="checkbox"/> land <input type="checkbox"/> other ownership ___ % vehicle: <input type="checkbox"/> yes <input type="checkbox"/> no									
Monthly income:		Net salary:		Rents:		Other income:		Total:	
Monthly expenses:		Rents:		Insurance:		Other expenses:		Total:	
DATA ON THE LOAN									
Framework revolving credit limit amount required: MKD _____									
Loan amount required: MKD/EUR _____				Loan term: _____ years					
Method of repayment: <input type="checkbox"/> administrative ban on salary <input type="checkbox"/> standing order on transaction account									
The loan funds to be transferred on transaction account No.: _____									
Collateral offered: mortgage on real estate <input type="checkbox"/> house <input type="checkbox"/> apartment <input type="checkbox"/> business premises NOTARY competent for establishing mortgage on real estate (name and surname) _____ and LAWYER competent for verification of the agreement for establishing mortgage on real estate (name and surname)									
In the object pledged, the Borrower: <input type="checkbox"/> resides <input type="checkbox"/> will reside <input type="checkbox"/> will rent <input type="checkbox"/> other									
PERSONAL DATA ON THE CO-BORROWER 1					PERSONAL DATA ON THE CO-BORROWER 2				
Name and surname:					Name and surname :				
Address:					Address:				
Unique ID No.:			ID card No.		Unique ID No.:			ID card No.	
Education*: <input type="checkbox"/> UG <input type="checkbox"/> CG <input type="checkbox"/> HSG <input type="checkbox"/> PEG			Number of family members supported:		Education*: <input type="checkbox"/> UG <input type="checkbox"/> CG <input type="checkbox"/> HSG <input type="checkbox"/> PEG			Number of family members supported :	
Monthly income:		Net salary:	Rents:	Other income:	Monthly income:		Net salary:	Rents:	Other income:
Monthly expenses:		Rents:	Insurance:	Other expenses:	Monthly expenses:		Rents:	Insurance:	Other expenses:
Do you have any direct or indirect control (over 50%) at any legal entity: <input type="checkbox"/> NO <input type="checkbox"/> YES					Do you have any direct or indirect control (over 50%) at any legal entity: <input type="checkbox"/> NO <input type="checkbox"/> YES				
Name of the entity:			Corporate Reg. No.:		Name of the entity:			Corporate Reg. No.:	
Are you member of any managing authority or representation board at any legal entity: <input type="checkbox"/> NO <input type="checkbox"/> YES					Are you member of any managing authority or representation board at any legal entity: <input type="checkbox"/> NO <input type="checkbox"/> YES				
Name of the entity:			Corporate Reg. No.:		Name of the entity:			Corporate Reg. No.:	
Data on family members: (Name, surname and Unique ID No.):					Data on family members: (Name, surname and Unique ID No.):				
Mother: Father: Spouse: Children:					Mother: Father: Spouse: Children:				
Tel.:		Cell phone No.:		e-mail:	Tel.:		Cell phone No.:		e-mail:
Signature: Borrower			Signature: Co-Borrower 1		Signature: Co-Borrower 2			Place: Date:	

The data marked by * are not mandatory and may not be filled out. I confirm that the data filled out are accurate and I will notify the Bank on any change thereof. I have been informed that the Bank will use my personal data in accordance with the law regulations and Bank's rules for personal data protection. I am informed about the terms of the loan and I accept them.

To be filled out by the Bank

Application received by: _____ Date: _____

(name and seal of the enterprise
or other legal entity)

No. _____

**CERTIFICATE FOR REGULAR EMPLOYMENT AND SALARY AMOUNT
VERIFIED BY THE ENTERPRISE OR OTHER LEGAL ENTITY**

FOR THE BORROWER CO-BORROWER 1 CO-BORROWER 2
(tick the appropriate box)

I. GENERAL DATA:

Name and surname:		Address (as in the ID card):			Date and place of birth:	
Unique ID No.:			ID card No.:			
Name of the enterprise:			Address of the enterprise:			
Tax No.:		Corporate Reg. No.:		Tel.:	Fax:	e-mail:
Giro account:			Depositor of:			
Job title _____, total length of service ___ years, out of which ___ years in recent entity						

II. DATA ON SALARY AND PAYABLES:

This is to verify that the above stated person is a full-time employee of our company for indefinite period of time and his/her average monthly salary realized in the last three months is:

MKD _____ in words _____

PAYABLES

**MONTHLY INSTALMENT UNDER
PAYABLES**

TOTAL AMOUNT

a) under salary garnishments

b) under administrative ban for:

- HOUSING LOANS

- CONSUMER LOANS

- OTHER LOAN

c) other bans

**Finance Department
Manager**

S.P.

**Manager of the enterprise or
other legal entity**

Documents required:

1. Photocopies of valid ID cards of the borrowers and pledge debtors
2. For employees of private companies acceptable for the Bank – PP53 Form (Declaration of receipt from PRO) for the last 3 months and giro account solvency certificate, for private companies that are depositors of another bank (for depositors of Komercijalna Banka AD Skopje, giro account solvency certificate shall not be required, and for applicants receiving salary through Komercijalna Banka AD Skopje, PP53 Form shall not be required)
3. For pensioners – borrowers – the last pension check from KB
4. Title deed for the real estate offered as collateral
5. Pre-agreement for sale/purchase of real estate / specification with calculation for the funds needed for renovation / complete investment-technical documentation for construction of real property
6. Birth Certificate / Marriage Certificate of the borrowers and pledge debtors
7. The last annual tax declaration evidencing any additional income
8. Insurance policy for the real property pledged, endorsed in favor of the Bank (prior to disbursement of the loan funds approved)
9. M1/M2 Form for employed borrowers

The Certificate has to be signed and stamped by the enterprise or other legal entity

(name and seal of the enterprise
or other legal entity)

No. _____

To
KOMERCIJALNA BANKA AD SKOPJE

RESOLUTION
on execution of administrative ban on salary of a borrower

On the basis of a written statement - consent of the employee _____, to put an administrative ban on salary in favor of Komercijalna Banka AD Skopje (according to the legislation) for repayment of the loan under Agreement no. _____, we undertake that after the submission of this Decision, we will execute the ban as follows:

1. Deduction of monthly instalment in the amount of MKD _____ for a period from _____ to _____, i.e. until the final repayment of the loan in accordance with the Loan Agreement.

The first instalment becomes due on _____.

The monthly instalment can be changed according to the Loan Agreement, under notification from the Bank.

The payment will be made **in favor of giro account of Komercijalna Banka AD Skopje 30000000000133, UTN 4030989254937 depositor of the NBRNM**, for the account _____.

(Borrower's sub-account)

2. This ban will be in force until a written notice is received from the Bank that the loan has been repaid in full.

3. We undertake to deduct from the employee's salary, **the amount of any possible costs** (less paid interest, penalty interest, contractual penalties and reminders, etc.) that may occur due to irregular loan repayment, and based on the submitted final calculation - notification from the Bank.

4. We undertake to notify the Bank on possible termination of employment of the employee on any grounds, on establishing a legal relationship with another entity or retirement, within 8 days upon after the change and to submit the resolution on administrative ban on salary with the overall credit documentation to the new employer.

5. At the time of issuance of the Resolution on administrative ban on the employee's salary, we confirm that:

- has / does not have any other administrative ban or procedure initiated for establishing a ban,
- there is no resolution for settling any claim on the basis of legal financial support, for compensation of damage caused on the basis of deterioration of health or reduction or loss of working ability, for compensation of damage on the basis of financial support lost due to death of the supporter.

**Finance Department
Manager**

Signatures of authorized persons

S.P.

Manager of the legal entity

CONSENT
for making a Resolution for administrative ban on salary

By the Borrower _____, with residence at _____, with Unique ID No. _____ and ID card No. _____
(address)

I, the undersigned _____ employed at _____ at the position _____, and for the purpose of securing the collection of the loan under Agreement No. _____ of _____, give the following

CONSENT

1. I agree for my employer _____ I receive salary from, to put an administrative ban on my salary for repayment of obligations under the above stated Loan Agreement, in the amount of respective monthly instalment or the changed monthly instalment, regardless of the instalment extent to the salary proportion.

2. I authorize the employer to pay the funds deducted from my salary **on the giro account of Komercijalna Banka AD Skopje number 30000000000133, UTN 4030989254937, depositor of the NBRNM, for the account** _____.
(loan sub-account)

3. I give my consent that if I am employed with another employer, the current employer may submit this administrative ban on my salary to the new employer, together with the loan documentation and the report on the collected amounts and notify **Komercijalna Banka AD Skopje** thereof.

4. I declare that I have no other deductions on my salary for settling any claim on the basis of legal financial support, for compensation of damage caused on the basis of deterioration of health or reduction or loss of working ability, for compensation of damage on the basis of financial support lost due to death of the supporter, determined after imposing of this ban.

Date _____

BORROWER

(name, surname and signature)

C O N S E N T
FOR REPORTING BY
MACEDONIAN CREDIT BUREAU (MCB)

To be filled out by an individual												
Name and surname												
Address												
Unique ID No.												

For the purpose of:

I give my consent to

(name of the data user)

to be provided a report on the actual state of my liabilities, exclusively for the purpose stated above and within the duration thereof.

Types of reports: Minimalist Report, Report on Outstanding Liabilities, Basic Report, Detailed Credit Report, Aggregate Report, Monitoring Report.

I am aware that:

1. The MCB may prepare and submit a report to a user of data only upon my prior written consent
2. I have the right to inspect the data kept in the MCB, as well as to dispute the accuracy and completeness of any data contained in the report.
3. The MCB shall not be liable for the data contained in the report or for any adverse activity undertaken by the user of the data against me, based in full or in part on the report, except in the case of submission of false information in order to harm me or the data provider or the data user.
4. MKB deletes my data after 5 years from the full repayment of the liability or closing the account.
5. I have the right to withdraw this consent by a written statement.

(Place and date)

(consent given by)

*The Consent is given in accordance with the Law on Credit Bureau ("Official Gazette of RNM" No. 81/08 and 24/11) and the Law on Personal Data Protection ("Official Gazette of RNM" No. 07/05, 103/08 and 124/10).