

LOAN DOCUMENTATION

Loan documentation



I. BASIC DOCUMENTATION FOR ALL LOAN PARTICIPANTS

- Filled-out loan application form. If required, filled-out application form for the guarantor/co-debtor.
- Copy of identity card or passport, stating permanent residence in the Republic of Croatia, and passport copy for foreign nationals
- Document or certificate with a visible OIB

For participants in the loan, for which the estimated credit worthiness is determined, the maximum age at the time of the final maturity of the loan must be 70 years and up to 78 years for a cash loan granted to retired persons.



II. DOCUMENTATION THAT PROVES CREDIT WORTHINESS DEPENDING ON INCOME TYPE

1) Employees of a domestic employer or in a representative office of a foreign company in the Republic of Croatia:

- Report on receipts, calculated and paid contributions for pension insurance listed in JOPPD form - electronic document from Regos Registry (hereinafter: JOPPD Report) for the last 6 months
 - a) **If the employee does not have 6 salaries recorded in the JOPPD Report for the last 6 months, and is employed for an indefinite period (open-ended labor contract), following should also be submitted:**
 - employer's confirmation of work for an indefinite period (open-ended labor contract) - electronic document from the e-Gradjani system or employer's certificate
 - b) **If the employee is employed by an employer whose activity is naturally related to field work, following should also be submitted:**
 - JOPPD forms from Tax Administrations ePorezna portal for the last 6 months

If the employee is unable to submit the JOPPD Report/JOPPD forms from ePorezna portal, the employee must submit 6 payslips for the last 6 months.

If the employee is sent to work abroad, in addition to the JOPPD forms or payslips that show incomes abroad, it is also necessary to submit:

- Employment contract and Employment contract with information on posting to work abroad
- Tax decision/application from the country where income tax is paid

If the employee is employed part-time to care for a child with severe developmental disabilities, in addition to the above, following should also be submitted:

- The decision on HZZO-recognized right to work part-time to the care of a child with severe developmental disabilities
- Employment Contract

For mortgage loans it is necessary to submit a certificate employer's confirmation of work for an indefinite period) - electronic document from the e-Gradjani system or employer's certificate

2) Employees of a foreign embassy or consulate:

- Report on receipts, calculated and paid contributions for pension insurance listed in JOPPD Report - electronic document from Regos Registry (hereinafter: JOPPD Report) for the last 6 months

If the employee does not have 6 salaries recorded in the JOPPD Report for the last 6 months, following should also be submitted:

- Employer's confirmation of work for an indefinite period (open-ended labor contract)
- The last decision of the Tax Administration on realized income (from last year or the year before last)
- If the benefits are paid as a gross amount, a certificate of debt issued by the Tax Administration or as an electronic record from ePorezna portal is also required

For mortgage loans it is necessary to submit a certificate employer's confirmation of work for an indefinite period) - electronic document from the e-Gradjani system or employer's certificate

3) Persons employed abroad (in European Union countries, hereinafter: EU):**a) persons employed abroad (in EU):**

- Copy of the employment contract stating the amount of income and employment terms. Contract should be contracted at least 6 months ago.
- Tax return / Decision of the country where the employee is a tax resident (both from the country where the income is received (always) and from country of residence if the residence is outside Croatia)
- Confirmation of income and earnings for the past months of the current year and the entire previous calendar year (for Croatian citizens with residence in Croatia and for Croatian tax residents)
- Extract from the credit register of the country where the employee is a tax resident
- for citizens of the Republic of Croatia with permanent residence/residence in the Republic of Croatia, with a place of work in the EU (daily migration) – 6 payslips for the last 6 months

b) employees for foreign employers from EU who work from the Republic of Croatia ("digital nomads"):

- copy of the employment contract stating the amount of income and employment terms. Contract should be contracted at least 12 months ago
- Certificate of debt status - issued by the Tax Administration or in the form of an electronic document from ePorezna
- report on earnings, calculated and paid contributions for pension insurance from the JOPPD form for the last 12 months - an electronic document from the Registry of the Croatian Pension Insurance Institute (REGOS)
- JOPPD forms from the Tax Administration's ePorezna for the last 12 mont

4) Seafarers working on board in international navigation and persons working on platforms:

- Copy of an employment contract for an indefinite period (open-ended labor contract) or a copy of an employment contract that has been extended at least once during the last 12 months
- For seafarers - a copy of the seafarer's book from which a view of boarding and disembarking from the ship is visible, a copy of the last pay slip and, if the income is not received via an Erste bank account, a statement of bank account traffic during the last 12 months

5) Pensioners:**a) Pensioner who is receiving a Croatian pension via an Erste bank current account:**

- No documents are needed

b) Pensioner who is receiving a Croatian pension via a current account in a different bank:

- Last three pension certificates in which the type of pension is visible

Regardless of the bank the pensioner is receiving their pension in, the pensioner - family pension beneficiary - must also submit a Certificate of retirement to prove which part of the pension they are entitled to according to the certificate. If the pensioner shares the family pension with other persons, only the part of the pension that belongs to them is considered as an acceptable income.

c) Pensioner who is receiving a foreign pension:

- Copy of the Certificate of Retirement or the last certificate/report on pension adjustment, in which the pension information is listed
- Confirmation from the bank on the inflow of pension into the account for determining the quarterly average, if the pension is not received via an Erste Bank account (e.g., account statement for the previous three months)

d) Pensioner who is receiving a pension from pillar II and/or III:

- Certificate of the average for the last 3 pensions or a calculation sheet for the last 3 pension (for the pension from the II. pillar which is paid separately from the pension from the I. pillar)
- Copy of the repayment plan or other document from the pension payer that will present the amount and period of pension payment (for the pension from the III. pillar)

6) Craftsmen, self-employed client, and business owner:

- completed Clients' Questionnaire for guarantor/mortgagor legal entity (Erste bank's form)

- for crafts - a copy of the decision from the trade register - if the business account is opened in a different bank
for independent professions - a copy of the decision on registration in the competent register of activities and the decision on all status changes or a copy of the decision on approval for the provision of services
for companies - it is not necessary to submit a decision on registration in the court register
- Certificate of debt status - issued by the Tax Administration or as an electronic record from ePorezna portal
- BON2/SOL2 not older than 15 days - original or a copy certified by FINA or the issuing bank. For business entities - clients of Erste Bank - it is obtained internally.

Proof of income depending on tax status:

a) If the person is paying flat-rate taxes:

- Copy of the Report on flat-rate income from self-employment and paid flat-rate income tax and tax surcharge (PO-SD form) with Tax Administration certificate of receipt - for the previous two years

Copy of business records - traffic records (KPR form) - for the current year

b) If the person is paying income tax:

Copy of Certificate/Decision on realized income with P-PPI form (Overview of business receipts and expenses) for the previous two years; until obtaining the Certificate/Decision for the previous year, the annual income tax statement with the Tax Administration's certificate of receipt can be submitted along with the P-PPI form.

Book of receipts and expenditures (copy) - for the current year

DI form (for those who have fixed assets) - for the previous two years.

c) Company owner (business entity with double-entry bookkeeping):

Annual financial statements for the previous two years (with FINA's confirmation of receipt); if Erste Bank has information on the company's annual financial statements, submission of statements is not needed.

Financial documentation for craftsmen, freelancers, and companies must be up to date, meaning that documentation for the previous two years must always be provided regardless of the legal deadlines for their submission.

If Erste Bank's business relationship with a craft, independent activity or company has not previously been established, following should also be submitted:

- Copy of registration decision/Extract from the registration decision
- Copy of classification notification (NKD)
- extract from the register of real owners, not older than 3 months
- Copy of the identification document of the authorized representative and
- Statement on political exposure for beneficial owners and authorized representative (Erste Bank form)
- for company owners – founding act

7) Renters (renting apartments, rooms and beds to travelers or tourists or camp organizers):

Copy of the Decision on approval for the provision of catering services in a household

Certificate of debt status - issued by the Tax Administration or as an electronic record from ePorezna portal

Proof of income depending on tax status:

a) If the person is paying flat-rate taxes:

Last issued tax decision on flat-rate taxation for future periods (copy)

Copy of the Traffic record form (EP form) or a printout of this from eVisitor system or the calculation for the tourist board submitted to the Tax Administration (TZ form)

b) If they are paying taxes via a craft and are paying flat-rate taxes or if they are paying income/profit tax:

BON2/SOL2 not older than 15 days - original or a copy certified by FINA or the issuing bank. For business entities who are Erste Bank's clients,

Documents listed under 6a or 6b or 6c

8) Farmers:

Proof of income depending on tax status:

a) If they are not required to pay taxes:

Confirmation from the Tax Administration that the natural person is not required to pay income tax

Proof of income, depending on production: copy of the income certificate for milk, copies of producers' financial cards according to agreements concluded with contract farmers, copies of receipts and/or suppliers' cards for the last 12 months

If the account has not been opened in Erste Bank- giro account traffic statement

b) If the person is paying flat-rate taxes:

Certificate of debt status - issued by the Tax Administration or as an electronic record from ePorezna portal

Documentation specified under 6a

c) If the person is paying income/corporate tax:

BON2/SOL2 not older than 15 days - original or a copy certified by FINA or the issuing bank. For business entities - clients of Erste Bank - it is obtained internally.

Certificate of debt status - issued by the Tax Administration or as an electronic record from ePorezna portal

Documentation specified under 6b/6c

9) Person who generates income from property - income from rent as natural persons:

Proof of ownership of the real estate that is the subject of rent or lease

Lease agreement reported to the Tax Administration

Tax Administration decision on the amount of advance tax

Certificate of debt status - issued by the Tax Administration or as an electronic record from ePorezna portal

10) Persons on maternity or parental leave or on long-term sick leave:

Report on receipts, calculated and paid contributions for pension insurance from Form JOPPD (hereinafter: JOPPD)

Report) for the last at least 6 months for loans without mortgage as collateral or last 12 months for loans with mortgage as collateral, and up to a maximum of 24 months - electronic document from the Regos Registry (Regos e-inbox). At least 3 employer's receipts should be visible in the submitted JOPPD Report, and the number of months for which it is issued is determined accordingly.

For mortgage loans it is necessary to submit a certificate employer's confirmation of work for an indefinite period) - electronic document from the e-Gradjani system or employer's certificate

11) Foster parents:

- Copy of the Decision of the Center for Social Welfare on the license to perform foster care, issued at least six months ago,
 - if the decision is issued to the foster parent for the first time
- Proof of income amount (certificate of the amounts of paid foster care allowances and allowances for accommodation services and other user's needs for the last three months)

12) Other:

For loans without registering a mortgage, documentation does not need to be submitted if the amount of income and the employer can be determined through a system calculation of income based on transactions on a current account, or from data downloaded using the account information service.

- a person who earns income on a current account in another bank:

- for the system calculation of income based on the data downloaded using the account information service, it is necessary to have online banking services (internet or mobile banking) of the bank in which the income is received, an authentication device for logging in to online banking services, and to sign the Consent for Access account and data processing.

If it is not possible to determine the amount of income and the employer in the above way, it is necessary to submit the documentation specified in points 1 to 11 of this document, which depends on the type of income.

Additionally:

If the income is generated in a different way, retail financial adviser will inform you about the documentation required to demonstrate creditworthiness.



III. DOCUMENTATION MANDATORY FOR ALL LOANS WITH MORTGAGE ON REAL ESTATE

- Original Extract from the land registry, including extracts from e-Citizens user account, not older than three months or verified e-statement. Original ZK statement/ extracts from e-Citizens user account must be submitted before placing the loan.
- Valuation of the real estate (a retail financial advisor will provide information on the documentation needed to determine the value)
- Energy certificate for the property



IV. ADDITIONAL DOCUMENTATION DEPENDENT ON THE MODEL OF THE SPECIAL-PURPOSE LOAN

1) Following documentation is required for all loans whose purpose is related to real estate:

Original Extract from the land registry, including extracts from e-Citizens user account, not older than three months or verified e-statement. Original ZK statement/ extracts from e-Citizens user account must be submitted before placing the loan.

Energy certificate for the property

a

Additional documentation, depending on the purpose:

a) Purchase of real estate

copy of an agreement or preliminary agreement on buying and selling real estate (before the loan is granted, the agreement has to be certified by a notary public)

Location information or Certificate on the status of the parcel - required when buying construction land

b) Construction of a family home*When applying for a loan*

- Project – a copy of the entire main project
- Construction permit
- Cost statement certified by an authorized person, who registered for building operations, is a certified architect or civil engineer*
- Invoice/quote/bid
- Construction contract - for prefabricated houses

After the construction phase for shell state / high shell state, and before using the 2nd loan tranche

- Statement of expert supervisor that everything was carried out in accordance with the construction permit. Otherwise, the statement should state and explain in detail what these works are, and which part of the house was not constructed in accordance with the main project

After construction

- Certificate of occupancy and energy certificate

*Cost statement for the entire investment, which includes all groups of works to be performed (construction, crafts, installation...) with individually tendered items for each group of works listing the quantity and unit price. Cost statement should contain a total recapitulation of all works and list the VAT.

c) Construction, renovation, or reconstruction of a real estate

- Cost statement certified by an authorized person, who registered for building operations, is a certified architect or civil engineer
- Invoice/quote/bid
- Construction permit
- Project - a copy of the cover and technical description, including a statement of areas (original for inspection)

d) Real estate renovation

- Cost statement certified by an authorized person, who registered for building operations, is a certified architect or civil engineer for works on interior decoration*
- Invoice/quote/bid for works on interior decoration and furnishing of living space

e) Real estate completion or maintenance

- Invoice/quote/bid

2) Loans for refinancing other obligations in other banks, leasing companies, etc.:

- Certificate by the creditor regarding the obligations covered by the loan

3) For education loans:

- Quote/invoice/agreement or a certificate of the enrolment in the academic year/year of schooling and/or a certificate of expenses during schooling

4) In the case of investment loans in tourism, in addition to the purpose-dependent documentation, following should also be submitted:

- Approval for the provision of catering services
- Business plan summary for loans from €30,000 to €50,000, and a business plan or investment report for loans above €50,000

5) For loans for eco-vehicles, it is necessary:

- Quote/proforma invoice/invoice or sales contract
- technical specification of the vehicle

Erste Bank is not required to disclose the base of its decisions with relation to specific requests.

Erste Bank reserves the right to request additional documentation.

If the documentation is in a foreign language, Croatian translation of the documentation certified by a court interpreter should be submitted.



V. NOTES