



Documents to be included with a credit application

Details of income to be taken into account

Type of income	Type of documentary proof to be provided
Monthly salary after social security deductions for indefinite term job contracts	<ul style="list-style-type: none"> • Indefinite-term job contract • Last three pay slips
Monthly salary after social security deductions for fixed-term job contracts	<ul style="list-style-type: none"> • Fixed-term job contract • Last three pay slips
Surplus resources generated by activity of employee executives and individual entrepreneur	<ul style="list-style-type: none"> • Last tax return • Certificate issued by an accountant on income from the activity
<ul style="list-style-type: none"> • Pensions/retired 	<ul style="list-style-type: none"> • Last three pension statements
<ul style="list-style-type: none"> • Rents receivable 	<ul style="list-style-type: none"> • Lease contract with tenant
<ul style="list-style-type: none"> • Maintenance allowance/alimony 	<ul style="list-style-type: none"> • Divorce ruling
<ul style="list-style-type: none"> • Disability pension 	<ul style="list-style-type: none"> • Documentary proof of the disability pension
<ul style="list-style-type: none"> • Annuity 	<ul style="list-style-type: none"> • Any documentary proof of the annuity
<ul style="list-style-type: none"> • Income from savings (interest, dividends) 	<ul style="list-style-type: none"> • Bank statement • Savings account

Details of charges to be taken into account

Type of charges	Type of documentary proof to be provided
Rents payable	<ul style="list-style-type: none"> • Lease contract • Rent receipts
Debts with credit institutions (BGL BNP Paribas and others)	<ul style="list-style-type: none"> • Deductions or amortization tables
Maintenance allowances payable	<ul style="list-style-type: none"> • Divorce ruling

The above list is provided for information only. The bank reserves the right to request other documents in order to conduct a full analysis of the ability to repay.

