

**DOCUMENTS REQUIRED TO SUBMIT
LOAN APPLICATION**
Secured loan products



ID 6937 Ver16112022

I) MANDATORY BASIC DOCUMENTS:

| | | |
|----|---|--------------------------|
| 1 | Valid ID card or passport | <input type="checkbox"/> |
| 2* | Repayment Schedule and Leasing Agreement | <input type="checkbox"/> |
| 3* | Employer's statement of settled internal withholdings | <input type="checkbox"/> |
| 4* | Other Bank's confirmation of settled credit obligations | <input type="checkbox"/> |
| 5* | Copy of PPDG-2R form / Decision of Tax Administration establishing that the client is a tax payment obligor of personal income tax (if one is available for the previous calendar year) | <input type="checkbox"/> |
| 6* | Certificate on paid withholding taxes and contributions issued by the employer | <input type="checkbox"/> |

A) EMPLOYED PERSON

| | | |
|-----|---|--------------------------|
| 1 | Confirmation of employment and the income amount with garnishments issued by the employer | <input type="checkbox"/> |
| 2 | Payroll slips for the previous 3 months | <input type="checkbox"/> |
| 3 | Borrower's account statement/turnover from another bank for a period of 6 months (except if the Client is employed with a lump-sum taxpayer) | <input type="checkbox"/> |
| 4* | Copy of the Employment Contract | <input type="checkbox"/> |
| 5* | PPP PD excerpt for the previous 6 months for the specific Client | <input type="checkbox"/> |
| 6* | Pension fund confirmation of paid contributions for client's years of service | <input type="checkbox"/> |
| 7* | Confirmation issued by the municipal administration on paid compensations by the Ministry of Labour, Employment, Veteran and Social Affairs (documents required only for employed persons on maternity leave / childcare leave) | <input type="checkbox"/> |
| 8* | Current account statement for the previous 12 months for employed persons on maternity leave / childcare leave (if the salary is not received to the current account with the Bank) | <input type="checkbox"/> |
| 9* | Decision of the competent body recognizing the salary compensation during maternity / childcare leave | <input type="checkbox"/> |
| 10* | Current account statement from the bank where the client receives his/her salary for the previous 12 months | <input type="checkbox"/> |

B) CLIENTS WHO ARE EMPLOYED WITH LUMP-SUM TAXPAYERS (SUR; SZR; SZTR; STR) shall additionally enclose the following:

| | | |
|----|--|--------------------------|
| 1 | Client's current account statement for the previous 12 months for employees of lump-sum taxpayers | <input type="checkbox"/> |
| 2* | If the client is employed at a lump-sum taxpayer, turnover must exceed RSD 1,000,000 and certificate of turnover of lump tax proprietorship for the last 12-months of calendar year issued by the Bank must be provided. | <input type="checkbox"/> |

C) RETIRED PERSONS

| | | |
|----|---|--------------------------|
| 1 | Pension check for the previous 3 months or if the client does not have checks, Income Certificate for the previous 3 months and monthly withholdings, certified by Pension and Disability Insurance Fund. | <input type="checkbox"/> |
| 2* | Decision on pension for basis 103/104 (family and disability pension 50%) | <input type="checkbox"/> |
| 3* | Account Statement with payment of pension in the past 6 months | <input type="checkbox"/> |

D) RETIRED PERSONS WITH FOREIGN PENSIONS



| | | |
|---|---|--------------------------|
| 1 | Copy of Decision on Pension from the foreign pension fund / Decision on the adjustment of pension amount (if any) | <input type="checkbox"/> |
| 2 | Decision issued by a foreign pension fund translated into Serbian and certified by a court translator, except for pensions from BIH, CRO, MNE | <input type="checkbox"/> |
| 3 | Account statement/turnover for the previous 6 months | <input type="checkbox"/> |

E) ENTREPRENEURS WITH DOUBLE-ENTRY BOOKKEEPING, SELF-TAXATION CLIENTS AND CLIENTS WHO PAY TAXES AND CONTRIBUTIONS ON EARNED PROFIT

| | | |
|----|---|--------------------------|
| 1 | Tax return for final assessment of taxes in advance - PPDG – 1S form | <input type="checkbox"/> |
| 2 | Excerpt from individual tax return PPP PD 1 (6-month summary for specific client) - if the client opted for self-taxation | <input type="checkbox"/> |
| 3 | Certificate of employment and of income with garnishments - if the client opted for self-taxation | <input type="checkbox"/> |
| 4 | Certificate of the income with garnishments issued by the employer (leave blank only section with client income) - for client's who pay taxes and contributions on earned profit | <input type="checkbox"/> |
| 5 | Current account statement from the bank where the client receives his/her salary for the previous 12 months - only for clients who opted for self-taxation | <input type="checkbox"/> |
| 6 | Payroll slips for the previous 3 months - only for clients who opted for self-taxation | <input type="checkbox"/> |
| 7 | Certificate on paid tax not older than 30 days with presented tax basis / personal income (if the TA states the amount of basis/income) | <input type="checkbox"/> |
| 8 | Financial statements for the previous two years + gross statements for the current year | <input type="checkbox"/> |
| 9 | OP form (certified signatures form) | <input type="checkbox"/> |
| 10 | Excerpt from current account of the bank where the sole proprietorship makes turnover for last 12 months with visible payments for all entrepreneurs with income of up to 10 MRSD | <input type="checkbox"/> |

F) COMPANY OWNERS

| | | |
|---|---|--------------------------|
| 1 | Confirmation of the income amount with garnishments issued by the employer | <input type="checkbox"/> |
| 2 | Payroll slips for the previous 3 months | <input type="checkbox"/> |
| 3 | Account turnover statement issued by the bank where the client receives his/her salary for the previous 12 months | <input type="checkbox"/> |
| 4 | OP form (certified signatures form) | <input type="checkbox"/> |
| 5 | Financial statements for the previous two years | <input type="checkbox"/> |

G) ENTREPRENEURS - LUMP-SUM TAXPAYERS (A sole proprietorship business must have a business account with the Bank for at least 1 month, without a defined minimum amount of turnover with the Bank).

| | | |
|---|--|--------------------------|
| 1 | Decision on advance calculation of taxes or the Certificate issued by the Tax Administration on the tax basis (for current or previous business year if the client does not hold decision for current business year) | <input type="checkbox"/> |
| 2 | Certificate on paid tax not older than 30 days with presented tax basis / personal income (if the TA states the amount of basis/income) | <input type="checkbox"/> |
| 3 | Certificate of turnover made by a sole proprietorship business for the past 24 months, issued by the Bank (for whole two years) and confirmation of account turnover during the current year | <input type="checkbox"/> |
| 4 | OP form (certified signatures form) | <input type="checkbox"/> |
| 5 | Certificate of the income with garnishments issued by the employer (leave blank only section with client income) | <input type="checkbox"/> |



| | | |
|---|--|--------------------------|
| 6 | Current account statement at the bank where SP receives turnover for last 12 months with trace of payments | <input type="checkbox"/> |
|---|--|--------------------------|

H) SINHRO CLIENTS

| | | |
|----|--|--------------------------|
| 1 | Decision on advance calculation of taxes or the Certificate issued by the Tax Administration on the tax basis (for current or previous business year if the client does not hold decision for current business year) | <input type="checkbox"/> |
| 2 | Certificate on paid tax not older than 30 days with presented tax basis / personal income (if the TA states the amount of basis/income) | <input type="checkbox"/> |
| 3 | Contract with the company the validity of which must comply with the loan repayment period or to unlimited duration which states the remuneration for performing the contractual operation | <input type="checkbox"/> |
| 4 | Account turnover statement to confirm revenues from signed contracts over the previous 12 months (if the Client operates as an entrepreneur for less than 12 months, the statement shall be delivered for the entire period of operations) | <input type="checkbox"/> |
| 5 | OP form (certified signatures form) | <input type="checkbox"/> |
| 6* | Contracts on previous engagement over the previous 12 or 24 months – optional as proof of prior work experience | <input type="checkbox"/> |
| 7 | Filled out independence test | <input type="checkbox"/> |
| 8 | Certificate of employment and the income amount with garnishments issued by the employer (leave blank only section regarding client income) | <input type="checkbox"/> |

I) CLIENTS - FOREIGN NATIONALS WITH RESIDENT STATUS shall additionally enclose the following:

| | | |
|----|--|--------------------------|
| 1 | Certificate on Resident Status issued by the organizational unit of Tax Administration competent according to place of registered seat, i.e. residence, i.e. temporary residence of client (not older than 6 months) | <input type="checkbox"/> |
| 2 | Report issued by the national Credit Bureau at home country or report issued by a foreign institution monitoring credit history - (the report must be translated by a certified court translator from the territory of the Republic of Serbia) | <input type="checkbox"/> |
| 3 | Current account statement issued by the Bank for the previous 12 months | <input type="checkbox"/> |
| 4* | Copy of the Employment Contract | <input type="checkbox"/> |
| 5* | PPP PD excerpt for the previous 6 months (for the specific Client) | <input type="checkbox"/> |

J) CLIENTS - CITIZENS OF THE REPUBLIC OF SERBIA WITH NON-RESIDENT STATUS (exceptional cases, for Private banking clients segment)

| | | |
|---|---|--------------------------|
| 1 | Current account statement for the previous 12 months - translated and certified by a court translator from the territory of the RS | <input type="checkbox"/> |
| 2 | Payroll slips for the previous 12 months issued by the employer - translated and certified by a court translator from the territory of the RS | <input type="checkbox"/> |
| 3 | Certificate of employment with the average salary over the previous 12 months (issued by the employer on its form) - translated and certified by a court translator from the territory of the RS | <input type="checkbox"/> |
| 4 | Report issued by the national Credit Bureau at the country of residence or report issued by a foreign institution monitoring the credit history - translated and certified by a court translator from the territory of the Republic of Serbia | <input type="checkbox"/> |
| 5 | Copy of the Employment Contract - translated and certified by a court translator from the territory of the RS | <input type="checkbox"/> |
| 6 | Copy of the Work permit - translated and certified by a court translator from the territory of the RS | <input type="checkbox"/> |
| 7 | Copy of the Work visa - translated and certified by a court translator from the territory of the RS | <input type="checkbox"/> |
| 8 | Copy of the certificate of Serbian citizenship, not more than 6 months old | <input type="checkbox"/> |



| | | |
|---|---|--------------------------|
| 9 | Certified copy of a personal identification document issued by a foreign country of residence - translated and certified by a court translator from the territory of the RS | <input type="checkbox"/> |
|---|---|--------------------------|

II) BASIC DOCUMENTS TO SECURE THE LOAN

Registered real estate, unregistered real estate or repurchased apartment, real estate subject to project financing of the Bank or some other bank

| | | |
|-----|---|--------------------------|
| 1 | Excerpt from the real estate folio issued by the competent cadastre with cadastre stamp or issued by Notary Public with clause on validation of excerpt from the real estate folio, not more than 7 days old at the moment of submission of loan application | <input type="checkbox"/> |
| 2* | Decision of the real estate cadastre on the deletion of encumbrance and/or a New real estate folio without the encumbrance and/or Proof that the encumbrance does not relate to the real estate that is being mortgaged | <input type="checkbox"/> |
| 3* | Excerpt from the Real Estate Folio without the annotation of usufruct right (if in the Excerpt from the Real Estate Folio in the Encumbrance Sheet (G Sheet) there is an inscribed annotation of usufruct over real estate which is the subject of mortgage/financing) | <input type="checkbox"/> |
| 4 | Evaluation of market/construction and liquidation value, not older than 3 months from the date of drawing up the appraisal, for the real estate offered as security for the housing loan (appraisal prepared by an appraiser from the list of licensed appraisers of the Bank) | <input type="checkbox"/> |
| 5* | ID card of the pledger / ID card of the representative of the legal entity, if the pledger is a legal entity - for review purposes (a copy) | <input type="checkbox"/> |
| 6* | ID card of the proxy/representative (in all cases when there is an authorization for signing by another person) - for review purposes (a copy) | <input type="checkbox"/> |
| 7* | Decision on the disposal and pledging of the real estate (issued by the investor), signed by competent bodies of the company in accordance with the founding act of that company - required when the prevailing activity of the investor is not the construction of housing and non-housing buildings | <input type="checkbox"/> |
| 8* | Power of attorney in the form prescribed by the law (in all cases when there is an authorization for signing by another person) | <input type="checkbox"/> |
| 9* | Decision of the Social Services Centre with the authorization of the legal representative authorised for signing (if the pledger is a minor) | <input type="checkbox"/> |
| 10* | Decision of the Social Services Centre on the appointment of a guardian and the Decision of the Social Services Centre with the authorization of the guardian authorised for signing (if the pledger is under guardianship) | <input type="checkbox"/> |
| 11* | ID card of the seller, if the subject of sale and security differ - for review purposes (a copy) | <input type="checkbox"/> |
| 12* | Decision on house number | <input type="checkbox"/> |

Unregistered real estate or repurchased apartment, or real estate that is the subject of project financing of the Bank or some other bank:

| | | |
|----|---|--------------------------|
| 1 | Legally binding Decision on construction permit/location permit or legally binding Decision on building approval – for real estate under construction | <input type="checkbox"/> |
| 2 | Confirmation of the registration of commencement of works - for facilities under construction | <input type="checkbox"/> |
| 3* | All potential contracts and annexes regulating the mutual relationships between the Investor/co-investor and the Contractor (legal sequence in terms of ownership from the user/owner of the plot to the current seller) – for real estate under construction | <input type="checkbox"/> |
| 4* | Decision of a competent body on the change of apartment numbers (if the change of apartment numbers takes place during construction) – for real estate under construction | <input type="checkbox"/> |
| 5* | Excerpt from the design and technical documents as proof of the floor, area and apartment number – for real estate under construction | <input type="checkbox"/> |



| | | |
|----|--|--------------------------|
| 6* | Certificate issued by a competent body confirming that the plots are the same, i.e. that the apartment/facility is located on the said plot from the title deed, i.e. confirmation on the change of plot number (if the legal sequence does not show that the plots are identical) | <input type="checkbox"/> |
| 7* | Certificate of identification of the plot if the facility is built on several plots (issued by the Republic Geodetic Authority) - for facilities under construction and constructed less than 80% if the facilities under construction are subject to project financing | <input type="checkbox"/> |
| 8* | Letter of intent | <input type="checkbox"/> |
| 9* | All contracts and annexes, decisions (legal sequence in terms of ownership) from the contract on repurchase of the apartment to the last seller (in case of repurchased apartment) | <input type="checkbox"/> |

III) BASIC DOCUMENTS FOR THE PURPOSE OF THE LOAN

| | | |
|---|---|--------------------------|
| 1 | Proof of relatedness between the loan beneficiary and buyer (if he/she is not the same person) | <input type="checkbox"/> |
| 2 | A document justifying transactions between related persons/former spouses (e.g. inheritance decision or decision on consensual divorce) | <input type="checkbox"/> |

Housing Loan Refinancing:

| | | |
|---|---|--------------------------|
| 1 | Letter of intent | <input type="checkbox"/> |
| 2 | Certified and signed certificate on the remaining debt in another bank | <input type="checkbox"/> |
| 3 | Copy of the Loan Agreement concluded between the Client and the Bank whose loan is being refinanced | <input type="checkbox"/> |
| 4 | Contract on purchase of real estate or documents for the construction/adaptation financed from a loan of another bank | <input type="checkbox"/> |

Purchase of real estate:

| | | |
|----|--|--------------------------|
| 1 | Contract on purchase and sale/pre-contract based on which the housing loan application is being submitted | <input type="checkbox"/> |
| 2* | Confirmation of the remaining debt and letter of intent for the apartments under 1st class mortgage established by another bank | <input type="checkbox"/> |
| 3* | Legally binding construction permit / Decision on building approval and Certificate of Registration of Works, if the subject of purchase is unregistered real estate, and the subject of security is registered real estate, and the loan application is submitted on the basis of an uncertified Pre-contract / Contract on purchase and sale | <input type="checkbox"/> |
| 4* | Excerpt from the Real Estate Cadastre for the subject of sale/purchase, only if the loan application is submitted on the basis of an uncertified Pre-contract / Contract on purchase and sale | <input type="checkbox"/> |
| 5* | Documents showing that the real estate is not and shall not be a subject of dispute in the bankruptcy procedure and shall not be included in the bankruptcy estate (when the subject of financing and mortgage is real estate acquired from a legal entity in bankruptcy) | <input type="checkbox"/> |

Construction, completion of construction, annexing, reconstruction:

| | | |
|---|---|--------------------------|
| 1 | Valid Decision on Construction Permit/Reconstruction | <input type="checkbox"/> |
| 2 | Confirmation of the registration of commencement of works | <input type="checkbox"/> |
| 3 | Estimated bill of quantities/ Contract on the execution of works according to the Turnkey principle | <input type="checkbox"/> |

Investment maintenance of the facility, adaptation and remediation:

| | | |
|--|--|--|
| | | |
|--|--|--|



| | | |
|---|--|--------------------------|
| 1 | A legally binding decision of the Municipal Administration permitting the execution of works on the investment maintenance of the facility, adaptation and remediation | <input type="checkbox"/> |
| 2 | Estimated bill of quantities/ Contract on the execution of works according to the Turnkey principle | <input type="checkbox"/> |

IV) DOCUMENTS FOR THE REALIZATION OF THE LOAN

| | | |
|-----|---|--------------------------|
| 1 | Original lien statement prepared in the form prescribed by the law (notarial document) | <input type="checkbox"/> |
| 2 | Original insurance policy in favour of the Bank for the real estate that is the subject of security | <input type="checkbox"/> |
| 3* | Original life insurance policy in favour of the Bank with the Bank specified as the beneficiary (for the amount and period of the loan) or Statement of acceptance in OTP osiguranje in the event of OTP osiguranje and Offer of life insurance | <input type="checkbox"/> |
| 4 | Two bills of exchange blanks of the client and of all contractual parties | <input type="checkbox"/> |
| 5 | Certificate issued by a notary public confirming that the lien statement has been recorded by the real estate cadastre | <input type="checkbox"/> |
| 6 | Certificate issued by a notary public confirming that the contract on purchase and sale has been recorded by the real estate cadastre - only in cases when the subject of purchase and security is the same real estate | <input type="checkbox"/> |
| 7* | Acquiring grounds as stated in the Lien Statement (Inheritance Decision, Gift Agreement, court decision, and similar) when the real estate subject is separate real estate of the pledger, provide as a copy | <input type="checkbox"/> |
| 8 | Certified contract on real estate purchase - certified by a notary public | <input type="checkbox"/> |
| 9* | Decision on the registration of mortgage - at the request of the Bank | <input type="checkbox"/> |
| 10 | Suppliers' pro-forma invoices - in case of investment maintenance of the facility, adaptation and remediation | <input type="checkbox"/> |
| 11* | Original statement issued by a spouse of the pledger certified by a notary public (in case of joint property and the statement of the spouse has not been given in the lien statement) | <input type="checkbox"/> |
| 12* | Proof of deposit payment | <input type="checkbox"/> |

*Optional documentation the Bank may request during processing

If during the processing of the Loan application the Bank concludes that the submitted documents are incomplete or the need arises during the processing of the application to provide additional documents, the Bank shall ask the Client to submit additional documents.

NOTE:

- Mark the document necessary for the submission of the application for a specific type of employment and the requested product, in accordance with the Product Description and Document Checklist

Guidelines related to certain listed documents:

If the loan purpose is purchase of registered facility or purchase of facility under construction:

- It is required that the elements of Real Estate Sale/purchase Pre-Agreement contains the following information:

Information on Contracting Parties

- Name and surname / name of legal entity
- Address in line with data from the ID card/address of registered seat of legal entity in line with data registered in the BRA or other registration authority
- Unique Personal Identification Number / Registration number
- Number of document-ID card/passport
- Issuer of document



Price of Real Estate

The purchase price is partially paid from own funds (deposit) and partially from loan funds. State the amount to be paid from own funds and the amount to be paid out from loan funds and in which currency. The amount of purchase price must equal the sum of loan amount and deposit amount

The account number of Real Estate Seller to which the purchase price will be paid is not a mandatory element of the Pre-Agreement, but it is a mandatory element of the Real Estate Purchase Agreement (if the account is opened in OTP banka, the name of Bank is sufficient)

Deadline for payment of purchase price

If the deadline for payment of the entire amount of the purchase price has been agreed, the deadline for payment of the amount financed from the loan must be longer than or equal to the realistically expected date of payment of funds by the Bank.

If the loan purpose is purchase of registered facility:

Information on real estate subject to sale/purchase, in the event of purchase of registered real estate:

Precise description of real estate in line with data from the real estate folio, with stating the following:

- Plot number
- Building number
- Building entrance number (if any)
- Floor (if it is a multi-storey building)
- Number of separate area
- Number of rooms
- Area
- Number of the Real Estate Folio
- Cadastral municipality
- Real estate address

If the loan purpose is purchase of facility under construction:

Information on real estate subject to sale/purchase, in the event of purchase of facility under construction

Precise description of real estate in line with data from the real estate folio, with stating the following:

- Plot number
- Building number
- Building entrance number (if any)
- Floor (if it is a multi-storey building)
- Number of separate area
- Number of rooms
- Area
- Number of the Real Estate Folio
- Cadastral municipality
- Real estate address
- Ascertainment that it is a facility under construction,
- Number of designation of the separate area (in accordance with data from the Extract from the Main Design)
- Number, date of issue, date of legal validity and issuer of the Decision on building approval (Construction Permit)

If there is a 1st degree mortgage in favour of another bank over the real estate that is subject to security:



When the purchase subject is a real estate under mortgage of another bank, in addition to the above stated elements (that are inscribed in the real estate folio), the Pre-Agreement should also contain data on the payment manner of loan funds – thus, that a portion of the funds will be paid to the account/sub-account by virtue of the certificate on debt balance, for the purpose of closing liabilities under which mortgage was registered over the purchase subject (with stating the number of Agreement on previous loan and bank that approve it) and how possible remainder of funds should be handled (transfer to seller's account).

If the loan purpose is purchase of registered facility or purchase of facility under construction:

- The Pre-Agreement or Agreement need not be certified by a Notary Public at the moment of submitting the loan application, but if you are making a down-payment to the seller that is treated as a deposit, the advice is to certify the Agreement/Pre-agreement, because a certified Agreement/Pre-Agreement is required to transfer funds to Seller's account, as legal grounds for transferring funds.
- If it is not confirmed by the Sales Agreement that the entire deposit amount has been paid up to its validation, until realising the loan you are required to provide the Bank proof of deposit payment (this may be a Statement signed by the Seller and Buyer, certified in Court/by the Notary in the form of signature validation/Bank transfer order wherein funds from Buyer's account have been transferred to Seller's account with note of grounds of transferring funds/Request for execution of FX order/Seller's account statement, if it is a legal entity and similar.
- In the event of submitting the request based on certified Sales Agreement, if the same real estate is both the subject of purchase and subject of security, the condition for placing the loan funds must be the Decision on Registration of Mortgage over Real Estate.
- The purchase of furniture and household appliances specified in the preliminary Sales Agreement/Agreement may not be subject to lending through a housing loan, but must be financed from the client's own funds

General guideline:

- If as a future loan beneficiary you are not a Contracting Party in the Sales Agreement (i.e. an investor in construction/investment maintenance), or if you are not the sole buyer (i.e. investor in construction/investment maintenance), you are required to submit documentation evidencing your relatedness with the buyer in the Sales Agreement (Birth Certificate/Marriage Certificate/Signed and court-certified statement about common law marriage if the buyer in the Sales Agreement is a common law spouse) and state in the Sales Agreement that a certain amount (state loan amount) shall be paid from funds of the loan to be approved to the loan beneficiary (with stating personal data of the loan beneficiary).

Guideline for documentation for Sinhro segment:

If your engagement as an entrepreneur exceeds 6 months. but is less than 12 months, it is required that you document prior work experience in the form of cooperation agreement, permanent employment contract and account statements for a period of up to 24 months.

If you have a signed cooperation agreement with a company that is not registered in Serbia, the first condition that must be fulfilled is that such company exists for at least 24 months. Furthermore, the you must have a signed contract with such company for at least 24 months and to provide an account turnover statement issued by the bank showing the payments made under the contract for at least 12 months. You may apply for credit products of the bank even with a contract with the current company which is less than 24 months (but not less than 6 months), provided that you submit in such a case proof of the existence of an engagement for the same activities with other employers - cooperation agreements, permanent employment contracts and account statements for a period of at least 24 months.

Filled out independence test from the presented list of required documentation is necessary for the employer in question with whom you have a Contract (that serves as evidence for determining independence) or as proof of your independence as a lump-sum taxpayer a written statement in free form confirming independence based on the said test. No independence test/statement is necessary for lawyers.

Guidelines related to documentation pertaining to lump-sum entrepreneurs who are applying for a loan as natural persons and persons employed with lump-sum taxpayers:



Turnover of lump-sum taxpayers must exceed RSD 1,000,000

If the loan purpose is refinancing or there is a 1st degree mortgage with another bank over the security subject:

It is necessary to submit the certificate on debt remainder in another bank with accrued interest and amount of administrative cost for early loan repayment as of the date of issuing the certificate and account numbers to which the payment must be effected - except in the case of purchasing an apartment from project financing.