

Pledge subject for the Bank

The Bank may accept as collateral:

- Real estate: land, houses, buildings, apartments;
- Fixed assets;
- Circulating assets;
- Motor vehicles;
- Precious metals;
- Treasury bills, foreign currency, stocks;
- Property to be purchased and ownership right;
- Cash.

The appraisal value of pledged personal and real estate is based on market value indicated in appraisal statement.

Attention

In case of non-fulfillment or improper fulfillment of your obligations, information on your debt will be provided to credit registry and credit bureau (ACRA).

Attention

Bad credit history may prevent you from receiving other loans in the future.

Attention

Property (house, car, etc.) pledged by you may be confiscated by law if you fail to fulfill your loan obligations on time.