

## The grounds for a negative conclusion on a credit case are:

- The inconsistency of the results of the analysis of the financial condition of the client and to the criteria of other internal legal acts at the time of applying,
- Insufficient profitability and high riskiness of the project presented,
- The understatement of the aims of using the loan,
- Non-credibility of the documents presented,
- Insufficient liquidity of the loan security,
- The negative loan history given by RA CB,
- The pollution or damage of the environment as a result of the client's activity,
- Other reasons.

### **Attention.**

In cases of non-fulfillment, improper fulfillment of Your obligations the information about your debt will be sent to the Credit Register and Credit Bureau (ACRA).

### **Attention.**

Having a bad loan history may prevent You from receiving other loans in the future.

### **Attention.**

The property pledged by you (house, car or other) may be confiscated in accordance with the law if you fail to perform your loan obligations on time.