

## Security

The bank provides loans having a security. The loans provided are considered as having a security if any of the following conditions are met:

- Are secured by collateral or guarantee of an enterprise acceptable by the bank with whom an agreement of guarantee is signed,
- Are secured by a business program, agreements or other supporting documents justifying the repayment of loan,
- Are provided with sufficient information characterizing the borrower's financial situation
- Are provided with sufficient information characterizing the financial flows of the borrower.

The following cannot be considered as a subject of pledge for the bank:

- Property withdrawn from circulation,
- Separate parts of indivisible property,
- Right to lease,
- The property already pledged under another agreement of urban, rural and district communities,
- Owned property

### **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 become an obstacle for You to receive 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.