

Negative conclusion grounds on loan case are

- ☐ Inadequacy of results of analysis of customer's financial condition to the standards of this procedure and other internal legal acts at the moment of applying;
- ☐ Insufficient profitability and high risk of the presented project;
- ☐ Insufficient argumentation of loan purpose;
- ☐ Non-credibility of presented documents;
- ☐ Insufficient liquidity of loan collateral;
- ☐ Negative loan history given by RA CB Credit Register;
- ☐ Pollution of or damage to the environment caused by customer's activity;
- ☐ Other reasons;

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.