centercredit

Customer Guide to Applying for a #Secured Loan Online

1. **Calculate your payment using** the loan calculator

2. Tap **‘Learn More’** to read the loan terms and property eligibility requirements

3. Increase your chances of getting approved! From the list of your active loans, select any loans that you can repay before signing the agreements or have already repaid

4. Get a preliminary decision on your application

5. **Prepare a Report made by an independent valuation company (Valuation Report).** To do this, order a property valuation from any independent valuator

If the collateral is an **apartment** and no **guarantor is involved**, you can proceed with the application process **online**

If the collateral is a **residential house, built-in commercial property**, or if you plan to **engage a guarantor,** please visit a **Bank branch** to complete the application process

6 **When applying online, upload the following documents:**

- Report by the Independent Valuation Company and a payment receipt
- Title documents for the property
- Technical (cadastral) passport of the property for verification purposes

7 **Upload documents** proving your income if you are applying with additional income or if you selected specific occupations from the list

8 **Get the final decision.**
Read the terms and conditions

9 **To proceed, upload the following documents:**

- A notarized pledge consent/statement (depending on the form of ownership)
- Loan settlement certificates (if selected from the list of existing loans during the application process)

10 Pay the **insurance or fee** (depending on the product terms). Top up your current or card account to ensure that there are sufficient funds for the payment

11 Sing the documents **online using biometrics.**

12 Document verification

13 Payment of the state duty and registration of the bank's encumbrance

14 **Done!** The loan has been issued!

Important: A fully online application process is available only if the collateral is an apartment and no guarantor is involved. In all other cases, please visit a Bank branch to complete the application process

FAQs

How to prepare a Property Valuation Report (Report by the Independent Valuation Company)?

- You need to order a property valuation from any independent valuator and obtain both the **Report by the Independent Valuation Company** and the **payment receipt** for submission to the Bank

What documents are required to apply for a loan?

- To apply for a loan, please prepare the following documents:
  - all title documents for the property
  - technical (cadastral) passport of the property
  - a notarized pledge consent/statement

All documents **must be scanned** from the original copies and attached to your application

FAQs

What file formats are accepted?

- **PDF, JPEG, PNG**
  documents can be uploaded
  with the application
- The maximum file size is **15 MB.**

Video tutorial

Important: A fully online application process is available only if the collateral is an apartment and no guarantor is involved. In all other cases, please visit a Bank branch to complete the application process

What should I do if my application is declined at the preliminary decision stage?

If your application is declined during the preliminary application processing stage, you may:

- Visit a **Bank branch** for consultation
- **Engage a guarantor,** if possible, as this may increase the loan approval chances
- Consult with the Bank representative regarding possible options for proceeding with your application

Should you have any questions, please feel free to contact us by calling 505

Go to WhatsApp

Important: The Bank makes its final decision after reviewing the complete set of documents and assessing all applicable lending terms