centercredit

Customer Guide to Mortgage Products

1. **Calculate Your Monthly Payment.**
Use the loan calculator to estimate your loan amount and monthly payment

2. **Review the Lending Terms**
Click **“Learn More”** and carefully review the loan terms, borrower eligibility requirements, and property eligibility criteria

3. **Increase Your Chances of Approval!**
Select from the list any existing loans that you can repay before signing the loan agreements or have already repaid

4. **Receive a Preliminary Decision**
After you complete and submit your application, the Bank will conduct a preliminary assessment of your payment capacity and creditworthiness based on the information provided. Following the review, you will receive a preliminary decision regarding your eligibility for a loan and the next steps in the application process

5 Prepare the Property Valuation Report (NOK Report)

Order a valuation of the property you intend to purchase from any independent property valuer

If the collateral is **an apartment and no guarantor is involved**, you may complete the entire application process **online**

If the collateral is: **a residential house or a guarantor will be involved**, you will need to visit a **Bank branch** to continue the application process

6 Upload the Property Documents.

To enable the Bank to review the property, upload: NOK report, valuation fee payment receipt

7 Provide Income Documents.

If, when submitting your application, you indicated an additional source of income or belong to one of the special professional categories specified by the Bank (lawyers, notaries, private enforcement officers, or military personnel), you must upload documents confirming your income as per the Bank requirements

The information provided will be used to assess your payment capacity and decide on your application. Make sure all documents are valid, contain accurate and up-to-date information. If you receive official income that can be verified through government databases and information systems, no additional income documents are required

8 Receive the Bank's Final Decision.
After reviewing all submitted documents, the Bank will make its final decision on your application. Review the approved financing terms

9 Obtain Confirmation from the Seller:
The seller must select the account for receiving the funds in the **BCC.KZ** mobile application

10 Complete the transaction with a notary:
once the Bank issues a positive decision, the following will become available: the Letter of Guarantee, list of notaries authorized to complete the transaction.
Following documents are executed before the notary:

- Purchase and Sale Agreement
- The spouse's notarized consent to pledge the property or a notarized declaration (depending on the ownership structure)

If your application included loans to be repaid, you must provide the notary with supporting documents confirming their repayment:

- Loan Repayment Certificates (for loans selected from the list of existing loans during the application process)

11 Additional Requirement for the JAÑA Mortgage Product.
Under the JAÑA Mortgage product, the borrower must place funds in a Security Deposit as collateral to secure the loan obligations: at least 20% of the purchase price of the property if the borrower's income is fully verified; at least 50% of the purchase price of the property if the borrower's income is verified indirectly.

The funds placed in the Security Deposit serve as collateral and are simultaneously counted as the down payment under the property purchase agreement. These funds are used in accordance with the product terms and the Bank's requirements.

12 Pay the Insurance Premium or Bank Fee.
After the purchase and sale agreement has been registered, pay either the insurance premium; or the Bank's fee (depending on the terms of the selected mortgage product). Before making the payment, ensure that your current account has sufficient funds.

13 Sign the Documents Online.
Review the documents provided and sign them online using **biometric authentication**

14 Bank Document Review.
The Bank will perform a final review of all documents and verify that the transaction has been completed correctly

15 Pay the State Fee and Register the Collateral

Pay the applicable state fee. Then the collateral (pledge) will be registered with the relevant government authority in favor of the Bank

16 Loan Disbursement.

Once all procedures have been completed, the loan will be disbursed and the funds will be transferred to the seller's account

Important: You can complete the entire application process online only if the collateral is an apartment and no guarantor is involved. In all other cases, you must visit a Bank branch to continue the application process

Frequently asked questions

How do I obtain the Property Valuation Report (NOK Report)

- Order a property valuation from any independent property valuer and obtain the Property Valuation Report; and **the valuation fee payment receipt**, which must be submitted to the Bank

What documents are required to apply for a loan?

- Prepare the following documents:
  - all property ownership documents
  - the property's technical (cadastral) passport
  - notarized declaration/ consent to pledge the property

Scan the original documents and upload them with your application

Frequently asked questions

Which file formats are accepted?

- **Only PDF** files are accepted for uploading
- The maximum file size is **20 MB.**

Can I upload JPG files instead of PDF?

- **No.** Documents in JPG format must first be converted to PDF

How do I convert a JPG file to PDF?

On a smartphone
Share → Print → Save as PDF

On PC Windows
Share → Print → Save as PDF

Video guide

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What should I do if my preliminary application is declined?

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

- Visit a **Bank branch** for consultation
- **Involve a guarantor,** if possible, which may increase the likelihood of loan approval
- Contact a Bank representative to discuss alternative application options

How long does the application process take?

The application review and processing time is **1 to 3 business days.** In some cases, the review period may be extended if additional documents or further verification of the submitted information is required. The Bank will notify you of the outcome once all required procedures have been completed

If you have any additional questions, please call **505**

Go to WhatsApp

Important: The final lending decision is made only after the Bank has reviewed the complete set of documents and assessed all lending conditions