

Byblos Bank SAL
Iraq Branches

Personal Loan – List of Required Documents
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Valid Personal Documents:

- ✓ A copy of the ID
- ✓ A copy of the Residence Permit (for foreigners) issued by the competent authorities.
- ✓ A copy of the Family Extract issued by the Department of Personal Status.
- ✓ New Proof of Residence (maximum one month from its issuance by the Mayor or the Police Station).

Documents relating to the Type of Work, the Income, in case the loan applicant was an Employee:

- ✓ Salary certificate (based on Byblos Bank form) with a validity of one month.
- ✓ A copy of the Certificate of Registration for the Company where the loan applicant works if he/she is a private sector employee.
- ✓ A copy of the Work Contract (or an attestation from the Party he/she works for).
- ✓ Certificate of Indebtedness from the Bank where the salary is transferred.

Documents relating to the income, in case the Loan Applicant was self-employed:

- ✓ Income declaration for the last two years based on Byblos Bank form.
- ✓ Statement of account for the past 12 months (if any).
- ✓ Audited financial position for the last two years (if any).
- ✓ Accounting Ledger, sales records, contracts, agendas or any document proving the income in case the documents requested under points 2 and 3 above are not available.

Documents relating to the Work details and address in case the Loan Applicant was self-employed

1. If the loan applicant has an individual company:

- ✓ A copy of the Certificate of Registration
- ✓ The administrative order issued by the Directorate General of Companies Registration.
- ✓ A copy of the Memorandum of Association.

All the above-mentioned documents shall be duly legalized by the Chamber of Commerce and Industry – Directorate General of Companies' Registration with a validity of one month.

2. If the loan applicant is a Trader:

- ✓ A copy of the Trader's ID legalized by the Chamber of Commerce and Industry.

3. If the loan applicant is a freelance:

- ✓ Permit to Practice the Profession issued by the Municipality, Ministry of Health or Ministry of Tourism or any other competent authority.

Other Documents:

A document proving the purpose of the loan based on the estimation of the Bank

1. In case the purpose of the loan was the renovation of a house, the following documents are required:

- ✓ A permit issued by the Municipality allowing the execution of renovation works and detailing them (if any).
- ✓ A new title deed issued by the Real Estate Department, object of the loan, translated into Arabic, showing any legal notice mentioned on the plot (if any).
- ✓ A statement confirming the renovation works (price offers, bill, or a renovation sample signed by the client or the architect).
- ✓ Real Estate expertise report (based on the estimation of the Bank).

2. In case the purpose of the loan was the purchase of a car

- ✓ "Manifest" describing the car and setting its price issued by the agent.

Byblos Bank SAL is entitled to request any additional documents from the loan applicant, as well as accept or refuse any application.