

REQUEST



Approved overdraft in transaction account

requested amount <i>min Kn 10.000,00, max Kn 700.000,00</i>	>
repayment period <i>6 or 12 months + current quarter, min 6 months, max 15 months</i>	>

Kuna loan indexed to FC

requested amount <i>EUR 5.000,00, max EUR 100.000,00</i>	>
repayment period <i>max up to 10 years</i>	>

Raiffeisen Business MasterCard

requested amount <i>min Kn 8.000,00, max Kn 80.000,00</i>	>
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Other products

product type	>
requested amount	>
repayment period / expiry date	>

General client data

Name of legal entity:		Seat:	
Seat address:		Ownership type: <i>(d.d./PLC, d.o.o./Ltd., crafts, private businesses)</i>	
Correspondence address: <i>(PC, City, Address)</i>			
REG.NO. <i>(legal entity)</i>	REG.NO. <i>(crafts and other)</i>	Year of registration:	
Number of years in business:	Activity - basic :		
<i>Additional activity/ies:</i>			
<i>Founder/s and ownership percentage:</i>			
<i>Authorised representative/s:</i>		<i>Number of employees:</i>	
Contact person:		E-mail:	
<i>Phone:</i>	<i>Fax:</i>	<i>www.</i>	
Name and REG.NO. of related legal entity/ies:			

Under material and criminal responsibility I declare that the information stated in the Request is true and that the complete documentation is legally binding.

_____, on _____

<i>Signature of the person responsible for compiling the information:</i>	>
<i>Signature of the client's representative:</i>	>

Stamp:

the Bank:

<i>Request received</i>	>	on _____ (date)	by _____ (signature of the responsible officer).
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Commercial companies

1. Certificate from the Commercial Court Register (updated registration), Record of signatures (updated)
2. Notice on classification according to activity
3. BON-2 form for all opened transaction accounts, except for the RBA transaction account (not older than 10 days from the date of submitting the request)
4. Annual statistic report for the last two financial periods certified by FINA (GFI-POD form, copy, original for inspection),
5. Latest quarterly statistic report in the current business year certified by FINA (TSI-POD form, copy, original for inspection)
6. Tables 1) and 2).
7. Personal identity card of the owner
8. Other documents at the Bank's request

Crafts and other businesses

Status documents

Crafts	<ul style="list-style-type: none"> • Certificate on establishment of the respective craft, Certificate on co-ordination with the Crafts Act • Craft licence - copy, original for inspection • Certificate from Crafts Register, original
Public notaries	<ul style="list-style-type: none"> • Certificate of the Ministry of Justice on appointment • Certificate of the Croatian Public Notary Chamber on registration, original • Certificate of registry number
Attorneys	<ul style="list-style-type: none"> • Certificate of the Ministry of Justice on appointment • Certificate of the Croatian Bar Association on registration, original • Certificate of registry number
Health services	<ul style="list-style-type: none"> • Certificate of the Ministry of Health on approval to execute private practice • Certificate of the Croatian Association (medical/dental) on registration, original • Agreement signed with the Croatian Health Service • Certificate of registry number
Other private professions	<ul style="list-style-type: none"> • Registration certificate from the competent institution • Certificate of registry number

1. Record of signatures, updated
2. BON-2 form for all held transaction accounts, except for the RBA transaction account (not older than 10 days from the day of submitting the request)
- 3. Crafts and other professions with income-based bookkeeping**
 - Profit Tax Statement for the last two years certified by Tax Administration (DOH form with the accompanying List of Fixed Assets, review of inflow and outflow, Tax Administration Certificate), copy, original for inspection
 - Review of income and outcome for the current year, the latest balance, that is on the last day of the month preceeding the request
 - **Crafts and other professions with double-entry bookkeeping**
 - Annual statistic report for the last two financial periods certified by FINA (GFI-POD form, copy, original for inspection),
 - Certified Profit Tax Return for the last annual financial period (copy, original for inspection),
 - The latest Quarterly statistic report in the current year certified by FINA (TSI-POD form, copy, original for inspection)
4. Receipt from the Tax Administration that all liabilities have been settled
5. Table 1) and 2)
6. Personal identity card of the owner
7. Other documents at the Bank's request

Additional documents necessary for the Kuna loan indexed to FC

Documents necessary to register mortgage on real estate

- registered land certificate, not older than 10 days, original
- cadastral plan
- ownership list, not older than 10 days, original
- appraisal of the suggested real estate (original, only by RBA appraiser, requested after creditworthiness is established)
- acceptable insurance policy vinculated in favour of RBA
- copy of the personal identity card of the owner

Notice:

In case of legal entities related in ownership status and financial documents are submitted as for the client.

Joint provisions

- If it is not explicitly stated that an original document must be provided, the copy of the respective document is submitted.
- The original document is effective if not older than 30 days from filing the request
- Submitted data are used solely for the purpose of processing the Request, and the Bank disowns any possible costs incurred from acquiring these
- The Decision is made only on the basis of complete and legally binding documents
- By receiving the documents the Bank is not obligated to approve a placement

Table 1) Information along with the official financial reports

in HRK 000

a) Profit and Loss Account	31.12. _____	31.12. _____	from 01.01. to _____ **
A) TOTAL INCOME (Total revenues)*			
A.1. Sales income			
A.2. Extraordinary income			
A.3. Financial income			
B) TOTAL EXPENDITURE (Total expenses) *			
B.1. Operating costs			
B.1.1. materials and services costs			
B.1.2. depreciation			
B.1.3. employee costs			
B.1.4. other operating costs			
B.2. EXTRAORDINARY EXPENDITURE & ACCRUALS			
B.3. FINANCIAL EXPENDITURE			
C) SALES PROFIT (Income before taxes)*			
D) PROFIT TAX			
E) PROFIT AFTER TAXES (Income after taxes)*			
b) Balance	31.12. _____	31.12. _____	from 01.01. to _____ **
A) FIXED ASSETS			
A.1. Non-material assets			
A.2. Tangible assets			
A.3. Financial assets			
B) CURRENT ASSETS			
B.1. Inventories			
B.2. Financial assets			
B.3. Cash			
C) ACCRUALS			
D) LOSS ABOVE EQUITY VALUE			
TOTAL ASSETS			
A) CAPITAL & RESERVES			
B) LONG-TERM LIABILITIES			
B.1. Liabilities for loans with banks and financial institutions			
B.2. Other long-term liabilities			
C) SHORT-TERM LIABILITIES			
C.1. Liabilities for loans			
C.2. Payables			
C.3. Other short-term liabilities			
D) ACCRUALS			
TOTAL LIABILITIES			

Notices:

- date of the last financial report in the current year, depending on the date of filing the request (31 March, 30 June or 30 September)
- *private professions and craftspeople who have income-based bookkeeping fill in the fields marked by an asterisk
- ** for craftspeople who have income-based bookkeeping the uncertified Review of income and outcome is accepted

Table 2) Credit debt on the day of submitting the request: _____

in HRK 000

Creditor by loan type	Debt balance per	Monthly instalment	Repayment date	Security instruments
1. Short-term loans				
2. Long-term loans - by purpose				
3. Guarantees - by types				
4. Letters of Credit - by types				
5. Leasing (operative / financial)				
6. Owner loans (by creditors)				
7. guarantees, co-debtorships, to other legal persons*				
8. Craftspeople - as physical persons**				
Total loans (1+2)				
Total guarantees, Letters of Credit (3+4)				
Total indebtedness (from 1 to 8)				

Notices:

- indebtedness is given in the following order: RBA, RL, other financial institutions (state which) for every debt figure separately
- *state the data for any possible guarantees, co-debts to other legal persons (type and balance of debt)
- ** filled in only by craftspeople