

## Secured consumer loan

### Checklist

#### 1. Loan application

#### 2. Identification

- Household book
- ID/passport
- Marital certificate or Single status certificate

#### 3. Loan purpose documents

- List of Customer Demand or Purchase contract or purchase order.
- Downpayment proof (as Payment receipt/Telegraphic Transfer/Collection receipt/...)
- Document showing the relationship between borrower and purchased-car owner.

#### 4. Collateral documents

- Collateral is mortgage: Red book
- Collateral is vehicle: Car title deed; Insurance certification/contract.
- Collateral is value paper: Term Deposit Book/Saving Contract/CD/Bankstatement issued by VIB

#### 5. Income documents

- Salary-based sources: Labor contract; OR confirmation letter issued by employer; or document proving working experience of 12 months & above and chopped bankstatement/Salary notification or salary confirmation letter issued by employer/latest 3months payslip.
- Rental income: Rental contract and Payment proofs if the amount is not available in rental contract.
- Income from business: Business licence, registration tax (if required)/ Input-output record book in last 3 months.