

Documents Required for Obtaining Loans

- **Loans up to EGP 100,000**
 - ◆ Personal identification document (national ID) of the customer and guarantor;
 - ◆ Business premises document (title deed or leasing contract) & utility bill; and
 - ◆ Commercial register and tax ID card.

- **Loans above EGP 100,000 up to EGP 1,000,000**
 - ◆ Personal identification document (national ID) of the customer and guarantor;
 - ◆ Business premises document (title deed or leasing contract) & utility bill;
 - ◆ Recent commercial register (1 month maximum) & Tax ID card;
 - ◆ Business licence or a letter indicating that it is in the course of being issued for new enterprises;
 - ◆ Tax and insurance status;
 - ◆ List of properties (if any);
 - ◆ The last 3 financial statements and a recent unaudited financial statement (6 months max.) for loans above EGP 500,000 up to EGP 1 MM. As for loans above EGP 100,000 up to EGP 500,000, only an assets & liabilities statement signed by the customer is required, for the sake of convenience;
 - ◆ Company's articles of incorporation and its registered abstract (in case of companies); and
 - ◆ A simplified feasibility study and two quotations in case of investment financing.

Other documents are to be completed according to the nature of the business

▪ **Loans above EGP 1 MM**

- ◆ Personal ID documents for the company's owner/ partners;
- ◆ Title deed or leasing contract of the business premises, branches and warehouses & utility bill;
- ◆ Recent commercial register (maximum 1 month);
- ◆ Company's articles of incorporation or investments prospectus including all amendments;
- ◆ Tax ID card, import ID card and all business licences;
- ◆ The last 3 audited financial statements as well as a recent unaudited financial statement (6 months max.);
- ◆ Tax and insurance status;
- ◆ List of key suppliers and customers & all banks dealt with; and
- ◆ For new business and expansions requiring medium-term financing, a feasibility study including the investment costs as well as revenues and expenses projected over the next 5 years is to be submitted.

**Other documents are to be completed according to the nature of the
business**