

Residency (registration)	<ul style="list-style-type: none"> ▶ Moscow / Moscow region ▶ Saint-Petersburg / Leningradskaya region
Residential status	<ul style="list-style-type: none"> ▶ Russian Federation ▶ foreign countries
Period of current residence	<ul style="list-style-type: none"> ▶ not less than 12 months
Telephone (at least two telephones shall be available, work phone availability is mandatory)	<ul style="list-style-type: none"> ▶ work phone ▶ cellular phone ▶ home phone
Age	<ul style="list-style-type: none"> ▶ 22 - 60 y.o.
Education	<ul style="list-style-type: none"> ▶ higher and/or ▶ post graduate and/or ▶ secondary vocational and/or ▶ unfinished higher
Borrower's minimum monthly income after tax	<ul style="list-style-type: none"> ▶ 50 000 roubles
Co-Borrower's minimum monthly income after tax	<ul style="list-style-type: none"> ▶ 15 000 roubles
Income confirmation	<ul style="list-style-type: none"> ▶ proved by official certificates (2NDFL) ▶ proved by the Bank's form (2NDFL is mandatory)
Employment	<ul style="list-style-type: none"> ▶ employed
Employer location	<ul style="list-style-type: none"> ▶ Moscow/Moscow region ▶ Saint-Petersburg/Leningradskaya region
Time record	<ul style="list-style-type: none"> ▶ not less than 24 months
Current employment duration	<ul style="list-style-type: none"> ▶ not less than 3 months (probation period should be successfully passed)