



23/01/2026 00:44:31

<https://www.ubb.bg/en/business-clients/kreditirane/neobezpechen-overdraft-aktivni-klienti>

# Unsecured overdraft for active clients

## Required Documents

- Loan and credit card application for small enterprises.
- Balance Sheet, Income Statement and a Tax Return of the Borrower for the last one or two closed financial years, as at the application date.
- Copies of the ID cards of: the representative of the company - borrower; a co-debtor; collateral providers.
- Decision of the competent body of the company – in the latter’s capacity as borrower/co-debtor/owner of the collateral, for conclusion of the Loan Agreement and establishment of the collaterals.
- Documents related to guarantee agreements