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<https://www.ubb.bg/en/business-clients/kreditirane/ovardraft-za-mikro-predpriyatiya>

# Overdraft For Microbusiness clients

## Required Documents

- Loan Application and Declaration of Relatedness with other entities as per a sample format of the Bank
- Balance Sheet, Income Statement and a Tax Return of the applicant for the last 2 years
- Balance Sheet, Income Statement, report on the average staff number for the last year of the related parties as per the SME Act (in case of COSME guarantee)
- Copies of the ID cards of the company's representative - borrower/co-debtor/pledgors/mortgagors;
- Decision of competent authority of the borrower, company co-borrower / collateral owner to conclude the loan agreement
- Document, ascertaining the collaterals' ownership