



25/06/2026 09:28:48

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

# Overdraft For Microbusiness 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
- Collateral ownership documents, and documents required for the collaterals’ due establishment
- Documents related to guarantee agreements.