FORTE BANK

What do I do if there is a loan in arrears?

1. Who to contact:

- **Arrears up to 90 days** – for the matter of settlement of indebtedness to be considered, please contact a loan support manager at a branch of the Bank (you may find the contact information by branch below).

- **Arrears over 90 days** — please contact the troubled debts collection division at a branch of the Bank (you may find the contact information by branch below).

All requests are registered according to procedure provided by the internal regulatory documents of the Bank, in compliance with the requirements established by the law of the Republic of Kazakhstan

2. How do I file a reorganization application?

Please contact the nearest branch of the Bank and/or use Smart Push (personal notification) which shall be sent to you via the mobile app of the Bank.

Please note: it is required to prepare the documents confirming deterioration of your financial status.

3. What documents are required (one of the listed below):

- An electronic identity document;
- an order/statement of termination of the employment contract, unpaid leave, or a certificate (sheet) of temporary incapacity for work;
- a certificate of registration as unemployed and (or) a statement of income for the last six months from the place of employment, or a statement of cash flow on the borrower's bank account;
- persons registered as unemployed (eGov);
- a certificate of degree of general incapacity for work (eGov);
- certificate of temporary incapacity for work and (or) a sheet of temporary incapacity for work confirming the illness of close relatives or the spouse;
- death certificate (statement) of close relatives or the spouse;
- an order/certificate on maternity leave for child care;
- a certificate on the appointment of targeted social assistance (TSA);
- a certificate of disability/from the place of employment (if there is an employment relationship) indicating the amount of salary (for citizens belonging to the VSG* category);
- a certificate of divorce, a certificate of death of spouse, or certificate form No. 4 (single mother);
- a certificate from a medical institution and a document confirming guardianship;
- a certificate of death of the breadwinner and a document confirming the presence of dependents who are incapable of work;

Please note: The bank may request additional documents.

4. Application review period:

1 to 15 calendar days after submission of the complete set of documents.

**The category of citizens belonging to VSG (vulnerable social group) shall be determined in accordance with the Law of the Republic of Kazakhstan dated 16.04.1997 On Housing Relations.*