

Individual customers

CREDIT HISTORY AND REMARKABLE CONTENT

- Customer has no bad debts at credit institutions during the last 2 years.
- Customer has no debts at group 2 or more in other credit institutions.
- Customer has no debts at group 2 for more than 3 times. Each time does not exceed 30 days at VIB within the last 12 months.
- The age of customer / co-responsible person is less than or equal to 70 years old at credit maturity.
- The age of party with collateral is less than or equal to 80 years old at credit maturity.
- Relationship of the guarantor and the borrower: Collateral owners are customer, grandparents, parents, spouses, siblings, son-in-law, daughter-in-law, aunts, uncles of the customers, or wife / husband of the customers.