

Details about completing the financing application by submitting the necessary Annexes:

Annex A.

- 1) This document is **mandatory** in order for the application to be considered complete.
- 2) Please choose carefully which Estimated Budget needs to be filled in – this set of documents includes both a Bachelor and a Master budget template.
- 3) Specific instructions for completing the annex can be found in the document.
- 4) FINS can only accept the document in **.xlsx format**; no pictures, photos, or pdf files are acceptable.

Annex B.

- 1) This document is **mandatory** in order for the application to be considered complete.
- 2) All fields are required to be filled in.
- 3) Please feel free to use either the English or Romanian versions of the Annex.
- 4) FINS requires the Annex to be signed by the person writing the recommendation.
- 5) FINS requires **a scan, a photograph or a digitally signed copy** of the signed Recommendation letter to be uploaded in the application.

Annex C.

- 1) This document is **mandatory** in order for the application to be considered complete.
- 2) **Two (2) versions of this document are required (mandatory)**: one filled in with their details and **signed by the applicant** and one filled in and **signed by the guarantor**. If there are multiple guarantors please add the equal number of Annex C, one for each guarantor.
- 3) All fields are required to be filled in.
- 4) FINS requires **a scan, a photograph or a digitally signed copy** of the signed Annex to be uploaded in the application.

Annex D.

- 1) **For the co-signer**: this document is **mandatory** in order for the application to be considered complete.
- 2) If there are multiple co-signers please add the equal number of Annex D, one for each co-signer.
- 3) **For the applicant**: this document is **optional**. A statement of previous income improves the evaluation of the loan application / the risk profile of the applicant / interest at which the loan is offered, but **it is not mandatory**.
- 4) All fields are required to be filled in.
- 5) The income statement is required to be signed by the legal representative of the institution issuing the document.
- 6) FINS requires **a scan, a photograph or a digitally signed copy** of the signed Annex to be uploaded in the application.

Annex E.

- 1) This document is **mandatory for any bachelor loan application** to be considered complete.
- 2) FINS requires the Annex to be signed by the person who is named as co-signer in the loan application.
- 3) FINS requires **a scan, a photograph or a digitally signed copy** of the signed Annex to be uploaded in the application.

If you encounter technical difficulties or need help, please write to us at info@hellofins.com.