

## **Required Documents?**

In order to prove that you meet the acceptance criteria, you will send various other documents in addition to your signed loan contract. The lenders themselves decide which this is concrete. All information is in their loan contract. In most cases, however, this evidence is requested by default: account statements, wage/salary proof, income certificate from the past two years (in the event of independent activity), depending on the lender, a copy of the employment contract, pension notice/retention (if applicable), additional evidence depending on the purpose

## **Fast online application**

So that your loan is edited and paid out even faster, you can upload all documents online and send the lender immediately. Most of our partners no longer have to sign by hand, but simply via QES (qualified electronic signature). In addition, you can easily confirm your identity by video call-you only need your valid ID card and smartphone or laptop.

## **Exclusive interest rates**

We have agreed special conditions with the connected banks and lending partners. The loan comparison therefore offers offers that are only reserved for SMAVA customers exclusively. This applies to all financial products that you can complete via our portal - whether installment loan for free use, auto financing or loans for debt rescheduling.

## **Is a quick payment possible within 24 hours?**

The digital application route from SMAVA makes it possible for you to quickly have a loan with immediate payment. However, various factors play together. Only the combination of online application, video-identification process and document upload can lead to a quick payment.

## **More types of loans from Smava**

Smava offers many different types of loans. Whether for a car, debt rescheduling or business - there are cheap loans for every purpose. In addition, our loan offer is geared towards different groups of people.

## **Upload documents online**

Thanks to our digital application process, you can simply upload the necessary documents for your loan online. Most SMAVA partners offer this so-called document upload to be able to handle and pay loans even faster. Simply scan the documents or take pictures of them and upload them as a file.