**第一页：**

**Title： Ideal Home • Personal Loan for Studying Abroad**

**Short description：Pay for your tuition fees and living expenses in studying abroad for pursuing your degree (no major limited).**

**Button: apply now (blue)**

**Background:**

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**跳转：**

**Required Documents**

* **ID card** ( identity certificate);
* **Household registration certificate;**
* Originals of other valid **residence certificates of the borrower and the co-payer**;
* **Valid identity documents of the educated person**;
* **Copies of all proof certification above**;
* **Certificates of kinship** between the borrower and the educated person;
* **Proofs of permanent job and regular income** of the borrowers and their family members (co-payers) approved by the lender;

* **Admission documents** such as **admission letter** and **payment notices** (if any) issued by the oversea schools or universities (colleges) of the educated person approved by the Ministry of Education of the People's Republic of China;
* **relevant documents (including student ID card, last year's tuition payment certificate, valid student visa, etc.**) during the study of the students in schools or universities (colleges);
* if the loan is for the use of the **studying abroad deposit**, **the deposit requirements or other relevant proof documents** issued by the embassy of the destination country (or the relevant institution in the destination area), the schools or universities (colleges) of the educated person, the cooperative intermediate institutions approved by the Ministry of Education, etc. shall be submitted.
* As for mortgage (pledge) with assets, **valid proofs of mortgage (pledge) objects** and **statement of commitment and declaration on consent of mortgage (pledge)** signed by person with disposal rights (including co-owner(s) of the assets) should be provided.
* For mortgage object, **valuation report** should be issued by competent authorities;
* For pledge object, **rights certification** should be provided;
* For guarantee by the third party, **written documents and relevant credit proof documents** on the fact that the guarantor agrees to bear irrevocable joint and several liability should also be provided.
* The borrowers, co-repayers and guarantors shall issue and sign in **written authorization documents** in person to allow the bank to inquire about their credit reports;
* **Other proofs or documents in accordance with laws and regulations, regulatory requirements and lender requirements** (for more information please consult local Chinese bank).