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| Commercial | Personal | Asset Finance |
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NBS/CR1



Credit Application Form - Individual

BRANCH:.....

Application Number:.....

1. PERSONAL DETAILS

| | | | | | | | | | | | | | | |
|-------|--|--|--|--|--|--|---------|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | |
| Title | | | | | | | Surname | | | | | | | |

| | | | | | | | | | | | | | | |
|---------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | |
| First Name(s) | | | | | | | | | | | | | | |

ID Type: Passport Driving Licence Other (specify) _____
 ID Number _____ Age: _____

Marital Status: Married Single Widowed Divorced

Number of Dependants

Home Telephone Number/Cell: _____ / _____

Nationality: _____

2. EMPLOYMENT DETAILS

Name of employer (if self-employed name of business): _____

Address:

| | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |

Telephone Number(s): _____ (O) _____ (H) _____ (M)

E-Mail _____

Present Position: _____

Years with Employer/In Occupation: _____

(If one year or less, details of previous employment)

EMPLOYER

| | | |
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3. RESIDENTIAL DETAILS

Residence Physical Address: _____

4. FACILITY REQUIRED

Amount: _____ Repayment Period (months) _____
 Monthly Instalment (Bank Calculated): _____
 Start Date: _____ End Date: _____
 Purpose: _____
 Security Details: _____

5. INCOME DETAILS

Gross Monthly Income: K _____
 (Provide supporting evidence)
 Other Income: K _____
 Total Gross Income: K _____
 Net Take Home Pay: K _____
(For Individuals-Attach bank statements for past 6 months or latest 3 payslips. Institutions- Attach financial analysis for the past 3 years, bank statements for past 6 months).

INCOME AND EXPENDITURE STATEMENT

| Monthly Income | YourSelf (MK) | Spouse (MK) | Other (MK) | Total (MK) |
|------------------------|---------------|-------------|------------|------------|
| Salary | | | | |
| Salary (Wife/husband) | | | | |
| Other Income (Specify) | | | | |
| | | | | |
| Total Income | | | | |
| | | | | |

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| Monthly Expenditure | | | |
|---------------------------------|--|--|--|
| Existing Home Loan Instal. | | | |
| Personal Loan Instal. | | | |
| Hire Purchase Instal. | | | |
| Credit Card Instal. | | | |
| Insurance Premiums | | | |
| Life Policy Premies | | | |
| Water and Electricity | | | |
| Tax | | | |
| Salary: Domestic Worker | | | |
| Telephone | | | |
| Groceries/Food | | | |
| TV Subscription | | | |
| Clothing accounts | | | |
| MaintenanceCost (Wife/Child) | | | |
| School fees | | | |
| Fuel | | | |
| Savings | | | |
| Spending Money | | | |
| Other (s) | | | |
| Total Expenditure | | | |
| Total Income | | | |
| Minus Total Expenditure | | | |
| Surplus/Shortage | | | |

Will employer provide the Bank with an irrevocable undertaking to remit salary and all your emoluments to your account? YES NO

Please provide details of other financial obligations:

| <u>Details of commitment</u> | <u>with whom</u> | <u>Monthly Repayment</u> | <u>When to Finish Repayments</u> |
|------------------------------|------------------|--------------------------|----------------------------------|
| Car loan | | | |
| House loan | | | |
| Insurance Premiums | | | |
| Other (<i>specify</i>) | | | |

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DECLARATION BY THE APPLICANT

I/We, The undersigned,.....

DECLARE AS FOLLOWS:

1. That according to my/our knowledge all information contained in this application is true and correct, and I/We declare myself bound to all obligations, undertakings and information it contains or which may result from the banker-client relationship established by this document;
2. Should the loan facilities or other bank facility be granted to me/us, I/We declare and acknowledge that the following terms will apply to such facilities:
 - (a) The granting of the facilities shall be at the sole discretion of the Bank;
 - (b) Any facility granted to me/us by the bank may be cancelled at the mere notice by the bank and any amount(s) then outstanding will be immediately due and payable, or become due and payable at the time indicated in such notice;
 - (c) I/We acknowledge that interest will be payable on any amounts taken up under the facilities. The rate of interest is to be determined by the bank at its sole discretion and to be calculated on the daily balance outstanding under the facility. Interest will be debited against the account on a date as the bank may deem fit;
 - (d) Unless otherwise agreed to in writing, the bank shall be entitled to debit my/our account with normal service charges/bank charges as determined from time to time by the bank at its own discretion;
 - (e) The bank shall be entitled to vary the rate of interest rate from time to time without notice or reference to me/us. Differentiated rates of interest may be applied by the bank to any transgression of the facilities;
 - (f) A fee will be payable on any part of the facility not taken up, such fee or the rate thereof to be determined and/or varied from time to time, at the bank's sole discretion;
 - (g) Notwithstanding non-enforcement of these terms or any concession under this agreement, the Bank will not be deemed to have waived its rights hereunder;
 - (h) A certificate signed by the any manager or other competent official of the bank (whose authority need not to be proved) shall be *prima facie* evidence of the amount of my indebtedness to the Bank at the date stipulated in such certificate, as well as of the rate of interest then applicable in respect of the facilities, to such an extent that the Bank may obtain Provisional Sentence or Summary judgment thereon.
3. I/We hereby consent to jurisdiction of the Courts in respect of any claim or action arising Hereunder, irrespective of the fact that the amount claimed may be in excess of such jurisdiction, and elect the respective address (es) above as *domicilium citandi et executandi* for all purposes arising from this agreement.
4. I/We consent to payment of collection commission and legal fees on the attorney and client Scale, as well as search fees in respect of this document.

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5. I/We consent that the Bank may make such enquiries including references to my/our past and employers and financial dealings with other financial institutions and creditors, as it considers necessary.

SIGNED

ON THIS.....DAY OF.....

IN THE YEAR OF.....

FOR OFFICE USE ONLY

Income Details Verified: _____
Signature Date

Any special conditions attached to the loan.....

.....

CHECKLIST FOR TICKING OFF AND INITIALLING BY THE OFFICER TO VERIFY COMPLIANCE:

| ITEM VERIFIED | YES | NO | INITIAL(S) | SIGNATURE |
|---------------------------------------|------------|-----------|-------------------|------------------|
| 1. Identification | | | | |
| 2. Employment details | | | | |
| 3. Credit check | | | | |
| 4. Financial details | | | | |
| 5. Personal Income & Expenditure | | | | |
| 6. Citizenship | | | | |
| 7. Security | | | | |
| 8. Loan Agreement | | | | |
| 9. Income Details | | | | |
| 10. Confirmation of Payroll Deduction | | | | |
| 11. Undertaking by Employer | | | | |
| 12. Other Financial Obligations | | | | |
| 13. Completed Application form | | | | |
| 14. Signature of Applicant | | | | |
| 15. Acknowledgment of debt | | | | |

CHECKED BY.....
(Credit Manager) **(Branch Manager)**

(Date) (Date)