



## Credit Application Form - Institutional

BRANCH:..... Application Number: .....

### Section 1. (Company Details)

- 1. Name of institution:  
.....
- 2. Nature of business:  
.....  
(Please provide copies of Articles & Memorandum of Association and Certificate of Incorporation)
- 3. Registered business premises:  
.....
- 4. Postal address  
.....  
.....  
.....
- 5. (i) Telephone number(s)  
.....
- (ii) Fax number(s)  
.....
- (iii) E-mail address  
.....
- (iv) Bankers.....Branch: .....

**Section 2 (Details of Securities provided by the institution)**

1. Do you presently own a house(s)? Yes/No  
If yes, please give details as below.

House/Plot No.....  
Location.....  
Mortgaged .....  
(i) Yes No  
(ii) Yes No  
(iii) Yes No  
(iv) Yes No

**NB:** If any of your houses are mortgaged, please indicate the details of the institution they are mortgaged to:  
.....  
.....  
.....  
.....

**Section 3 (Details of Directors/Trustees, etc)**

| Name         | Nationality   | Address |
|--------------|---------------|---------|
| 1.....       |               |         |
| .....        |               |         |
| .....        |               |         |
| .....        |               |         |
| .....        |               |         |
| Tel:.....    | Fax:.....     |         |
| E-mail:..... | Bankers:..... |         |
| 2.....       |               |         |
| .....        |               |         |
| .....        |               |         |

.....  
.....

Tel:..... Fax:.....

E-mail:..... Bankers:.....

3.....  
.....  
.....  
.....  
.....

Tel:..... Fax:.....

E-mail:..... Bankers:.....

4.....  
.....  
.....  
.....  
.....

Tel:..... Fax:.....

E-mail:..... Bankers:.....

5.....  
.....  
.....  
.....  
.....

Tel:..... Fax:.....

E-mail:..... Bankers:.....

6. Has any of the directors ever been declared insolvent or assigned his/her estate or reached a compromise with creditors?

Yes/ No

If yes, give details: .....  
.....  
.....  
.....  
.....  
.....

7. Give particulars of any civil judgment or writ of execution given within the past five years against the company or any of its directors:

.....  
.....  
.....  
.....  
.....

8. Give particulars of any other financial commitments, e.g. Hire Purchases, Bank Loans, et cetera:

|    | Amount Borrowed | Amount still Outstanding_ | Lending Institution | Details of Security__ | Purpose |
|----|-----------------|---------------------------|---------------------|-----------------------|---------|
| a) | .....           | .....                     | .....               | .....                 | .....   |
| b) | .....           | .....                     | .....               | .....                 | .....   |
| c) | .....           | .....                     | .....               | .....                 | .....   |
| d) | .....           | .....                     | .....               | .....                 | .....   |
| e) | .....           | .....                     | .....               | .....                 | .....   |

9. Declaration of income:

In support of your income declaration, please attach the following:

- Audited financial statements for the past 2 years and cash flow projections for the next 12 months
- Bank statement for the past 6 months to date
- Authority to your bankers to provide opinion on your account(s).

**Section 4 (Loan Details)**

1. Amount required: K.....
2. Cash deposit available from own resources: K.....
3. Amount of loan required: K.....
4. Repayment period preferred (in years): .....
5. Purpose for which loan is required (purchase, construction, property improvements, working capital, et cetera):  
.....  
.....

NB: Please attach sale agreement/offer letter if purchasing an existing property or any documentary evidence to support the purpose for which loan is required.

**Section 5 (Additional information)**

1. (i) Do you have immediate cash resources for legal fees and valuation fees? Yes No
- (ii) How much? K.....
2. Details of current investments with the Bank:

| Type of Investment | Amount | Account Number |
|--------------------|--------|----------------|
|--------------------|--------|----------------|

- (a) ..... K.....
- (b) ..... K.....
- (c) ..... K.....

3. If the loan is to be supported by a guarantee, the guarantor should indicate his/her willingness to act by giving the following details:

- (a) Full names: .....
- (b) Residential address: .....
- (c) Postal address: .....
- (d) Telephone number: .....

**SIGNED** .....  
**ON THIS**.....**DAY OF**.....  
**IN THE YEAR OF**.....

---

FOR OFFICE USE ONLY

**Signature** .....**Date**.....

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

.....

.....

**Section 6 (Checklist for ticking off and initialing by the officer to verify compliance):**

| ITEM VERIFIED   | YES   | NO    | INITIAL(S) | SIGNATURE |
|---|-------|-------|------------|-----------|
| 1. Identification of Directors or Partners                          | ..... | ..... | .....      | .....     |
| 2. Certificate of Incorporation                                     | ..... | ..... | .....      | .....     |
| 3. Articles and Memorandum of Association – Check Borrowing Powers. | ..... | ..... | .....      | .....     |

|  |       |       |       |       |
|--|-------|-------|-------|-------|
| 4. Partnership Agreement in case of Partnerships – Check Borrowing Powers.   | ..... | ..... | ..... | ..... |
| 5. Trust Deeds in case of Trusteeship– Check Borrowing Powers.   | ..... | ..... | ..... | ..... |
| 6. Board’s Resolution to Borrow.   | ..... | ..... | ..... | ..... |
| 7. Credit Check on individual Directors or Partners and on the Borrowing institution itself.   | ..... | ..... | ..... | ..... |
| 8. Financial details – Audited Accounts for the Past three years, Latest Bank Statements for the past Six Months - leading to the Borrowing date and latest Management Accounts. | ..... | ..... | ..... | ..... |
| 9. Financial Analysis.   | ..... | ..... | ..... | ..... |
| 10. Citizenship- Foreign or local owned? Where >75% foreign – look for exchange control approval.  | ..... | ..... | ..... | ..... |
| 11. Security.  | ..... | ..... | ..... | ..... |
| 12. Loan Agreement.  | ..... | ..... | ..... | ..... |
| 13. Directors’ or Partners’ Personal Guarantee.  | ..... | ..... | ..... | ..... |
| 14. Other Financial Obligations.   | ..... | ..... | ..... | ..... |
| 15. Completed Application form.  | ..... | ..... | ..... | ..... |
| 16. Signature of Applicant (s).  | ..... | ..... | ..... | ..... |
| 17. Acknowledgment of debt.  | ..... | ..... | ..... | ..... |

**CHECKED BY**.....

**(Credit Manager)**.....**(Branch Manager)**.....

Date.....Date.....