

New Application For Credit Card

Branch: _____

Date: _____

 Application: New

Surname			
First Name			
Other Names			
Title	<input type="checkbox"/> MR	<input type="checkbox"/> MRS	<input type="checkbox"/> MS <input type="checkbox"/> DR <input type="checkbox"/> PR <input type="checkbox"/> FR,SR,PR,REV. <input type="checkbox"/>
Marital Status	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Widow
Sex	<input type="checkbox"/> Female	<input type="checkbox"/> Male	
Date of Birth			
Place of Birth			
Highest Education	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> Tertiary <input type="checkbox"/> Others
Occupation			
Employer	Name	Period in employment	
Residential Address			
Work Address			
Identification	Passport No:	Valid From:	Expiry Date:
Email:	Cell Number:	Tel Number:	Fax:
Income			
Secret Question			
Answer			

*Customer Type	<input type="checkbox"/> Individual	<input type="checkbox"/> Corporate	<input type="checkbox"/> Staff
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Secondary Card to be issued to	
Full Name (s) of authorized User	

Power of Attorney verified	YES	NO
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* Tick appropriately

List down all accounts:

Account Type	Account Number	Account Name	Power of Attorney verified Limits*

FACILITY DETAILS

Amount/limit:

Purpose:.....

Repayment period:

Interest rate:

Minimum monthly installment:

Maximum monthly instalment:.....

INCOME ANALYSIS

Monthly income details:

	<u>Current Month</u>	<u>Previous Month</u>	<u>Month Before Last</u>
Gross Income:
Tax:
Other deduction(s):
Net Income:

(all details on the payslip should be captured, analysed and the payslip or income evidence should be attached)

Monthly Repayment proposed by applicant:

Net income after monthly deduction:

Details of loans with the Bank or any other Institutions:

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

Details of other loans with employers:

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.....
.....

4. SECURITY DETAILS

Description:.....

Valuation:.....

Market value:

Security Insurance cover:

Life insurance cover:

Ratio of Credit limit to security value:

Valuer:

Valuer's comments regarding the soundness of the structure:

Value of the structure as it stands:

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.

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 Official Use Only

5. BRANCH RECOMMENDATIONS

Recommendations: The loan application is being recommended for approval/decline because of the following:

Verification by Branch Manager or Credit Officer

Income verified: Yes/No

Credit history verified: Yes/No

Valuation report verified: Yes/No

Signature: _____ **Date:** _____

HEAD OFFICE RECOMMENDATIONS

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

Signature: _____ **Date:** _____

MANAGEMENT CREDIT COMMITTEE'S DECISION

Approved/Declined/Recommended.....Date.....
(Signature)

Comments:

Approved/Declined/Recommended.....Date.....