

PERSONAL INFORMATION DETAILS

Name																															
Title		Surname				First Name								Middle Name																	
Date of Birth		D	D	M	M	Y	Y	Y	Y	Gender : Male			Female			Phone Number															
																Telephone (Home)															
																				(Country Code-area code - phone number e.g 234 1 3926845 or 234 802000 1234)											
Tax Identification Number												Phone Number																			
												Telephone (Work)																			
Email Address																															
<input type="checkbox"/> Send Statement via email		Marital Status: Married <input type="checkbox"/>				Single <input type="checkbox"/>				Widowed <input type="checkbox"/>				Divorced <input type="checkbox"/>																	

SPOUSE DETAILS (IF APPLICABLE)

[illegible]

Are you using 25% of your Retirement Savings Account (RSA) balance as your equity contribution? ☐ Yes ☐ No

[illegible][illegible]

FOR JOINT MORTGAGE APPLICATIONS: Spouse Details (if applicable)

[illegible][illegible]

Evidence of Marriage? Yes ☐ No ☐

[illegible]

Amount of equity payable by each applicant: Applicant 1

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 Applicant 2

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By signing this application form, I hereby consent that a non-checking account be opened in my name to receive my 25% RSA balance as Equity contribution.

CURRENT RESIDENTIAL ADDRESS[illegible]

LGA								City					State					D	D	M	M	Y	Y	Y	Y

Residential status: Rent ☐ Own ☐ Living with Parents ☐ Others ☐ Please specify ... Living address since

[illegible]**EMERGENCY CONTACT DETAIL (not living in the same address)**[illegible][illegible][illegible][illegible][illegible][illegible]

Contact 1

Contact 2

INFORMATION CHECKLIST

By submitting an application for credit facilities, you agree to be bound by the following requirements relating to the submission of information to the Credit Reference Bureau

Originator ID

Originator branch

☐ Individual ☐ Joint | ☐ First time borrower ☐ Repeat borrower | Your role : ☐ Primary applicant ☐ Co-applicant

SALARIED APPLICANTS

A

Completed Home Loan Application Form Yes ☐ No ☐

Letter of Introduction from Employer's HR Yes ☐ No ☐

Recent three (3) months' pay slips Yes ☐ No ☐

Copy of valid means of identification (International passport or Drivers license or National ID) Yes ☐ No ☐

Recent six (6) months salary account statements (For New Customers) Yes ☐ No ☐

B

Valid offer letter from Seller * Yes ☐ No ☐

Evidence of requisite Equity Contribution* Yes ☐ No ☐

Copy of title documents to the property Yes ☐ No ☐

Search report from Bank approved Lawyer Yes ☐ No ☐

Valuation report from a Bank approver Valuer Yes ☐ No ☐

Fees for Property Search, Verification and Valuation Yes ☐ No ☐

C

Spousal consent letter (For joint applications) Yes ☐ No ☐

SELF EMPLOYED APPLICANTS

In addition to the documents listed above, the following are required:

Company Profile Yes ☐ No ☐

Recent two (2) years audited financial reports Yes ☐ No ☐

Cashflow projections Yes ☐ No ☐

Form CO2 or CO7 (particulars of Directors) Yes ☐ No ☐

Certificate of Registration/Incorporation Yes ☐ No ☐

Company's recent twelve (12) month account statement (For new Customers) Yes ☐ No ☐

EQUITY REFINANCING

All requirements listed under outright property purchase above for salaried applicants or self employed applicants apply except valid offer letter from vendor and evidence of requisite equity contribution. The additional requirement is proof of purpose for which loan is being sought.

EMERGENCY CONTACT DETAIL (not living in the same address)

☐ Permanent ☐ Private Practice ☐ Self- employed ☐ Contract ☐ Part-time ☐ Student ☐ Unemployed

Employer's name

Surname

First Name

Middle Name

Scheme name

Industry/
Sector

Type
e.g Private Company,
Local Government)

Customer initial:

I/we understand that if a loan is granted to me/us by you, all costs and fees in connection with insurance and the drawing up and registration of a mortgage will be for my/our own account. You are authorised but not obliged to act on instructions transmitted by me/us through a facsimile or email, unless advised to the contrary by me/us. In the event of late/returned payments, the Bank reserves the right to charge overdue interest or penalties as determined by the Bank. You are authorised to verify any information given on this application form, and generally make whatever enquiries are necessary from any source whatsoever. In the event that I/we request the bank to send me/us a bank statement or any other information by any means, I/we agree to indemnify you against any claim/s or liability that may arise or be made by any person (including myself/ourselves) against it in consequence of the supply of such information by the requested means.

Name	Signature	Date (CCYY-MM-DD)
Main applicant		
Spouse or co-applicant		

Customer to initial

INFORMATION CHECKLIST

By submitting an application for credit facilities, you agree to be bound by the following requirements relating to the submission of information to the Credit Reference Bureau whether or not the application for credit facilities is approved;

Definitions

“Credit Reference Bureau” means all registered credit reference bureaus being utilized by the Bank from time-to-time;
“Customer Credit Information” means information concerning:

- i. your credit history, including applications for credit, credit agreements to which you are or have been a part, pattern of payment or default under any
- ii. your financial history, including your past and current income, assets and liabilities and other matters with respect to your income and financial means;
- iii. your education, employment, career, professional or business history, including the circumstances of termination of any employment career, professional or business relationship; or
- iv. your identity, including your name, date of birth, identity number, marital status and family relationships, past and current addresses and other contact

Definitions

“Data” means the raw factual information furnished by us to the Credit Reference Bureau including, but not limited to, credit applications, credit agreements, payment history or patterns or Customer Credit Information collected and arranged by the Credit Reference Bureau and its employees and processed by the Credit Reference Bureau’s computer systems which are stored in the database

Consent to disclosure of confidential information

You hereby

- a. irrevocably consent to us collecting, receiving, compiling and retaining any Customer Credit Information about you for purposes of:
 - i. assisting us to perform our assessment of your creditworthiness;
 - ii. deciding whether or not to grant you credit;
 - iii. monitoring your credit profile should we grant you credit; and
 - iv. filing our Customer Credit Information with the Credit Reference Bureau.
- b. consent to the receipt, sharing, provision and exchange of data with Credit Reference Bureau and with other licensed financial institutions and micro finance deposit taking institutions through the Credit Reference Bureau provided that you reserve the right to lodge a complaint with the Credit Reference Bureau or to challenge any Customer Credit Information held by the Credit Reference Bureau in your respect;
- c. acknowledge that the Customer Credit Information obtained may include positive or negative information regarding your payment record;
- d. acknowledge that the Credit Reference Bureau is authorised to collect negative information on the background and credit history relating to any non performing obligations you may have;
- e. consent to the collection, recording, retention and submission of all data relating to your economic, financial and commercial obligations in order to determine your overall debt exposure and ability to pay.

1 Main Applicant	1 Witness																																
Signature	Signature																																
Name	Name																																
Designation (where applicable)	Designation (where applicable)																																
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1 Spouse/co-Applicant		1 Witness																																	
Signature		Signature																																	
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Branch details (customer consultants)																	
Customer segment	Relationship Officer																
Branch name	Staff member's number																
Scheme application	Scheme name																
<input type="checkbox"/> Yes <input type="checkbox"/> No	Date: (CCYY-MM-DD)																
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