

CONSUMER LOAN APPLICATION FORM

- Personal Loan
- Salary Advance
- Auto Loan
- Household Equipment
- Home Loan

Name _____

First Name _____ Middle Name _____ Surname _____

Date of Birth Sex Male Female

Means of Identification International Passport Driver's License National ID Card Permanent Voter's Card

Passport

Residential Address _____

Residential Type Owned Rented Staying with family Others No. of Dependants

Phone (Home) Phone (Office) Mobile

E-mail Address (Office) _____

E-mail Address (Personal) _____

Occupation _____ Level/ Designation _____ Years of Service

Company Name _____ Employer's Address _____

Requested Amount Amount in words _____

Purpose of Loan (Brief description) _____

Account No. Bank Verification Number (BVN)

EC where account is opened _____

Proposed Tenure in Months 12months 24months 36months Others

Outright Purchase Equity Refinance Proposed mode of re-payment Monthly Quarterly Others

Requested Asset Category (If applicable)

Asset Description	Make	Model	Cost	Equity Contribution	Net Amount

PURCHASES CAN ONLY BE MADE FROM A LIST OF BANK APPROVED VENDORS

Guarantor Name _____ Phone

Address _____

GUARANTOR FORM SHALL BE ATTACHED

BREAKDOWN OF SALARY PER ANNUM/ OTHER BORROWINGS

Gross Amount Net Monthly Salary Date of Salary Payment

Name of Lender	Loan Type	Balance Outstanding	Repayment Amount	Frequency

ADDITIONAL SHEET MAY BE USED

BORROWER'S/ EMPLOYEE'S CONSENT

With regard to my application for a loan facility from Heritage Bank Plc, I hereby authorize you to confirm the above information to Heritage Bank Plc and request that you execute the Employer's Undertaking to the Bank. I also give authority to debit monthly repayment, CRMS, Credit Life Insurance and other applicable fees.

Name _____ Employee No. Signature _____ Date

Witness _____ Employee No. Signature _____ Date

BREAKDOWN OF SALARY PER ANNUM/ OTHER BORROWINGS

(To be signed by the Head of Human Resources Unit and the borrower before submitting to the Bank) We have received an application for a loan facility from _____ ("the Applicant") who is currently an employee of your organization. To enable us process the application, kindly confirm the accuracy of the under-listed information provided by the Applicant.

INFORMATION TO BE CONFIRMED

Name of Current Employer _____

Head Office Address _____

Position in Company _____ Department _____ Level _____ Employee No: _____

No of Years in Service _____ Gross Annual Income _____ Net Monthly Salary _____ Pension Contribution _____ Monthly

Co-operative _____ Staff Share Investment Trust _____ Workmen's compensation _____ Others _____

Nature of Employment Casual Contract Full Others _____

Frequency of Salary Payment Monthly Bi-monthly Weekly Mode of Payment Cheque Credit to Salary Account

Terminal benefit outstanding as at date _____ Confirmed Not Confirmed

Existing Credit Obligations Deducted Periodically at Source

Description of Credit Obligations	Amount	Tenor	Maturity Date
	N		DD / MM / YY
	N		
	N		

Please be assured that the information you provided will be treated with professional confidentiality.

EMPLOYER'S CONFIRMATION AND UNDERTAKING

We confirm that to the best of our knowledge, the information provided by our above employee are true and accurate in all materials facts. Please note that this confirmation is given in good faith and upon your assurance that same shall be treated with professional confidentiality

We also irrevocably and unconditionally undertake as follows:

- The employee does not have any outstanding credit obligation to this organisation aside those listed above
- That we will not give any further loan / I.O.U. or advance to the employee for the period this loan is running with Heritage Bank

Name _____ Position/ Designation _____

Signature _____ Date

Name _____ Position/ Designation _____

Signature _____ Date

ATTESTATION

- I CONFIRM THAT THE INFORMATION PROVIDED BY ME IS TRUE, CORRECT AND COMPLETE.
- I HEREBY AGREE THAT THE INFORMATION I PROVIDED ABOVE WILL BE USED BY THE BANK TO UPDATE MY BANKING RECORDS AND I ALSO AGREE TO INFORM THE BANK IF THE INFORMATION CHANGES.
- I HEREBY CONFIRM THAT THIS LOAN APPLICATION FORM ALSO SERVES AS MY LOAN APPLICATION LETTER.

I CERTIFY THAT ALL THE INFORMATION PROVIDED BY ME IS TRUE, CORRECT AND COMPLETE. I AUTHORISE YOU TO MAKE ANY ENQUIRY YOU CONSIDER NECESSARY AND APPROPRIATE FOR THE PURPOSE OF EVALUATING THIS APPLICATION.

Authorised Signatories _____

FOR OFFICIAL USE

PLEASE CHECK THAT EVERY QUESTION HAS BEEN ANSWERED AND THE FORM HAS BEEN SIGNED.

Received by RELATIONSHIP MANAGER /RM CODE _____

Signature _____

EXPERIENCE CENTRE MANAGER/ RM CODE _____

Signature _____

FOR SALARY ADVANCE FACILITY ONLY

ACCEPTANCE OF OFFER

I hereby accept the conditions of this offer as stated above and hereby authorize the bank to debit my salary account with the principal and accrued interest on this loan Signed, Sealed and Delivered by the within named Borrower, _____ in acceptance of this offer this _____ day of _____, 20 _____

Borrower (Sign)

In the presence of:

Name: _____

Address: _____

Occupation: _____

Signature and Date: _____