

LOAN APPLICATION FORM



We are pleased that you are considering a loan from Nouvobanq; we hope that we shall be able to assist. Please complete the various parts of this form fully and accurately in order that we can give you a decision as speedily as possible. Where (*) appears, please delete whichever phrase/answer is not applicable.

PERSONAL DETAILS	
1. YOUR SURNAME _____	FIRST NAMES _____
2. YOUR RESIDENTIAL ADDRESS _____	PHONE _____
3. YOUR POSTAL ADDRESS _____	
4. YOUR NATIONALITY Seychellois/Non-Seychellois (*)	
5. YOUR AGE _____	6. ARE YOU SINGLE / MARRIED / SEPARATED / DIVORCED (*)
7. PLEASE INDICATE THE NUMBER OF PEOPLE WHO ARE DEPENDENT UPON YOU FOR FINANCIAL SUPPORT (OTHER THAN YOUR SPOUSE IF YOU ARE MARRIED)	
_____ CHILDREN	_____ ADULTS

EMPLOYMENT DETAILS		
8. WHAT IS YOUR JOB _____		
9. ARE YOU SELF EMPLOYED/WORKING FOR SOMEONE ELSE (*)	(PHONE _____)	
10. IF YOU ARE WORKING FOR SOMEONE ELSE/ A COMPANY PLEASE GIVE NAME OF YOUR EMPLOYER AND HOW MANY YEARS YOU HAVE WORKED FOR THAT EMPLOYER. GIVE SAME INFORMATION ABOUT YOUR PREVIOUS EMPLOYER IF ANY.		
	NAME	NO. OF YEARS
PRESENT		
PREVIOUS		
PREVIOUS		
11. IF YOU ARE SELF EMPLOYED STATE HOW LONG YOU HAVE BEEN WORKING FOR YOURSELF: _____ YEARS. IF YOU WERE ALSO PREVIOUSLY EMPLOYED BY SOMEONE ELSE COMPLETE THE "PREVIOUS" SECTIONS IN 10.		
N.B: IF YOU ARE SELF EMPLOYED AND REQUIRE A LOAN FOR YOUR BUSINESS, YOU SHOULD APPLY FOR A BUSINESS LOAN.		

PROPERTY DETAILS

12. DO YOU OWN THE HOUSE IN WHICH YOU LIVE? YES / NO (*)

13. IF YOU OWN THE HOUSE:

(a) IS IT LEASEHOLD/FREEHOLD (*)

(b) WHAT IS THE VALUE: R _____

(c) WHAT IS THE OUTSTANDING MORTGAGE OWING: R _____

(d) WHAT ARE MONTHLY MORTGAGE PAYMENTS: R _____

N.B IF YOU HAVE ENTERED DETAILS UNDER 12 (c) OR (d) ATTACH YOUR LATEST MORTGAGE LOAN STATEMENT

14. IF YOU DO NOT OWN THE HOUSE:

(a) DO YOU LIVE WITH YOUR RELATIONS? YES/NO (*)

(b) WHAT MONTHLY RENT DO YOU PAY : R _____

15. HOW LONG HAVE YOU LIVED AT YOUR PRESENT ADDRESS: _____ YEARS

MONTHLY INCOME/EXPENDITURE DETAILS

IF INCOME IS FROM SALARIED EMPLOYMENT. STATE MONTHLY SALARY AFTER DEDUCTION OF SOCIAL SECURITY AND ATTACH LATEST SALARY ADVICE. IF YOU ARE SELF EMPLOYED STATE AVERAGE MONTHLY AMOUNT YOU CAN DRAW FROM BUSINESS TO MEET YOUR PERSONAL EXPENSES; YOU MAY BE ASKED TO PROVIDE EVIDENCE OF THIS AMOUNT.

16. APPLICANT'S MONTHLY INCOME R _____

17. SPOUSE'S MONTHLY INCOME R _____

18. JOINT MONTHLY INCOME R _____

19. OTHER MONTHLY INCOME (DESCRIBE BELOW) R _____

20. REGULAR FIXED MONTHLY EXPENDITURE ITEMS

(a) MORTGAGE HOUSE LOAN REPAYMENTS R _____

(b) RENT R _____

(c) CAR LOAN REPAYMENT R _____

(d) OTHER LOAN REPAYMENT R _____

(e) HOUSEHOLD / UTILITIES R _____

(f) TOTAL R _____

21. REGULAR MONTHLY SURPLUS R _____

BANK ACCOUNT DETAILS

22. GIVE NAMES OF ALL BANKS WHERE YOU MAINTAIN THE UNDERMENTIONED TYPES OF ACCOUNT, OR STATE NONE STATE PRESENT BALANCES AND YEAR ACCOUNT OPENED.

TYPE	NAME OF BANK (or NONE)	BALANCE	YEAR OPENED
<i>CURRENT</i>		(DR/CR *)	
<i>SAVINGS</i>			
<i>DEPOSIT</i>			
<i>LOAN</i>			

23. GIVE FOLLOWING DETAILS OF THE MOST RECENT (UP TO THREE) LOANS YOU HAVE OBTAINED AND ALREADY REPAID

AMOUNT	LENDER	YEAR REPAID
R		
R		
R		

DETAILS OF LOAN REQUESTED

24. PURPOSE _____

25. TOTAL COST OF 24. R _____

26. AMOUNT YOU REQUIRE TO BORROW R _____

27. PERIOD OVER WHICH YOU WANT TO REPAY: 6 / 9 / 12 / 18 // 24 MONTHS (*)

28. AMOUNT OF MONTHLY REPAYMENT OFFERED R _____

29. INTEREST TO BE COMPOUNDED / DEDUCTED (*) FROM MY SAVINGS / CURRENT (*) ACCOUNT MONTHLY

30. SECURITY OFFERED _____

31. IF GUARANTOR OFFERED, PLEASE COMPLETE THE FOLLOWING

(a) NAME OF GUARANTOR _____

(b) GUARANTOR'S BANKERS (S) _____

(c) GUARANTOR'S MONTHLY INCOME R _____

(d) GUARANTOR'S EMPLOYER _____

DECLARATION

I hereby certify that the information contained in this application is correct, and that it provides a full and complete picture of my financial position. You are hereby authorised to obtain any confirmations you may require about the details provided from my employers and/or other bankers/lenders.

If my bank accounts are not presently with Nouvobanq I will transfer them to you and, unless I am self employed, will sign your standard letter irrevocably instructing my employers to pay my salary direct to my account with you until such time as you may inform them otherwise.

I understand and accept that you will deduct from the amount which I have asked to borrow your lending fee of 0.5%, minimum SR 50.00.

If this application cannot be approved on the strength of my own income but is approved on the strength of the joint income of myself and my spouse, my spouse will also sign hereunder signifying that he/she is jointly responsible for this loan and for its repayments.

Date _____

Applicant's signature _____

(and if applicable)

Spouse's signature _____

LOAN DRAWDOWN/REPAYMENT AUTHORITY

DRAWDOWN: Please credit the net loan amount to my _____
account number _____ /issue a banker's cheque in
favour of _____

REPAYMENT: You are hereby authorised to debit my _____
account number _____ with the sum of
R _____ on the _____ day of each month until the
loan is fully repaid . If there are insufficient funds on my account to meet these repayments on the due
dates I accept that my account will be debited with, or I will be liable for, a penalty fee of R10 per month
for each such repayment not covered on due date

Date _____

Applicant's signature _____

(and if applicable)

Spouse's signature _____