



BANK OF KIGALI
Financially transforming lives



BK PERSONAL LOAN APPLICATION FORM/IFISHI Y'USABA
INGUZANYO

Customer No:	Loan No:
Branch: Ishami ;	Date of Application: Itariki
Account No : Numero ya Konti :	Private: <input type="checkbox"/> Joint : <input type="checkbox"/>

Part 1. Applicants Details		
Title: Mr/Mrs/Miss/Ms	Surname: Amazina :	Other Names: Andi mazina :
ID / Passport No: Numero y'icyangombwa	Nationality Ubwenehugu:	Tax PIN No.: Numero y'umushahara :
Date of Birth (DD/MM/YYYY): Itariki y'amavuko :	Marital Status : irangamimerere Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Other <input type="checkbox"/>	Gender : Igitsina Male <input type="checkbox"/> Female <input type="checkbox"/> GABO Gore
If married, state matrimonial regime : Imicungire y'umutungo w'abashyiranywe :		
Name of spouse: Amazina y'uwo mwashakanye	Date of Birth: Itariki y'amavuko	ID/Passport No: Numero y'icyangombwa
Your Postal Address:	Postal Code: Numero y'iposita	Telephone (Home):
Mobile Tel. No:	Email:	Present residential address: Aho ubarizwa District/Akarere : Sector/Umurenge: Cell/ Akagari : Village/Umudugudu::
Number of dependants: Umubare w'abo urera :	Next of Kin: Umusimbura :	Next of Kin Tel No: Telefoni y'umusimbura :

Part 2. Employment Details :Umwirondoro w'akazi		
Employment Status: Employed / Umukozi <input type="checkbox"/> Retired / Uri muzabukuru <input type="checkbox"/>	If Employed: Name of Employer: Amazina y'umukoresha	Date of Employment: Igihe watangiriye akazi
Terms of Employment/Amasezerano y'akazi Open ended: / Ahoraho <input type="checkbox"/> Fixed/Renewable/ Arangira <input type="checkbox"/>	If on contract, state expiry date: Igihe amasezerano azarangira	Gross Salary (FRW)/umushahara mbumbe Net Salary (FRW)/Umushahara
Employer's Physical Address:/aho ukora	Street : Umuhandu :	Postal Address: Agasanduku k'iposita
HR Telephone N°: Nimero y'ushizwe abakozi	Country: Igihugu	Town : Umujyi :

Part 3. Financial Details /Ibijyanye n'amafaranga		
Accounts Held		
Account Type: Ubwoko bwa konti	Bank: Banki	Account No: Konti



BANK OF KIGALI
Financially transforming lives



Outstanding BK Loans (Check Top up as Appropriate)		
Type of loan Ubwoko bw'inguzanyo	Outstanding Amount Asigaye kwishyurwa	Repayment Amount Ayishyurwa
Credit Card Details /Ibijyanye n'ikarita y'umwenda		
Card Name/No. Izina na Nimero	Limit Ayo utarenza	Expiry Date Igihe izarangirira
Outstanding Non-BK Loans		
Bank	Outstanding Amount	Repayment Amount/Payment Frequency

Budget Planner /	
Spouse Net Monthly income (If applicable) ,umushahara y'uwo mwashtingiranwe	
Other Income (State source) /Andi mafaranga mwinjiza	
Total Monthly Income / Yose hamwe	
Monthly Expenditure / Itubyamutungo rya buri kwezi	
Mortgage Payment / Kwishyura inguzanyo y'inzu	
Rent /Electricity / Ubukode/Amashanyarazi	
Electricity/Water /Phone/Gas /Amazi, telefone ,gazi	
Food/Clothing / ibiribwa /imyambaro	
Transport/Fuel Ingendo	
Insurance /Ubwishingizi	
Monthly Loan repayments /Kwishyura indi nguzanyo	
Monthly hire purchase repayments /ibindi byishyurwa buri kwezi	
School Fees / amafaranga y'ishuri	
Entertainment/ Leisure /kwidagadura	
Other expenses /ibindi	
Total Monthly Expenses / igiteranyo	
Net Surplus Income (Total Monthly Income-Total Monthly Expenses) Amafaranga asaguka = Ayinjizwa –Asohoka	

Part 4. Loan Request Details /Ibirebana n'inguzanyo	
First loan <input type="checkbox"/> Top up <input type="checkbox"/> Refinance <input type="checkbox"/> 2 nd ,3 rd ,4 th ,... Loan <input type="checkbox"/>	
Ubwa mbere kongeresha Kongera gusaba Inshuro	
Facility type Ubwoko bw'inguzanyo	
Loan amount requested (FRW) Amafaranga	
Purpose of loan Impamvu	
Repayment Period (Months)	



Igihe inguzanyo Izishyurirwamo			
Account to be credited Konti			
Monthly Payments (FRW) Ayo kwishyura ku kwezi			
Cost of items to be financed ((FRW) Igiciro cy'igisabirwa inguzanyo :			
Loans to be paid off/ cleared (If any) /Ibijyanye n'inguzanyo igomba kwishyurwa			
Lending Institution Ikigo cyishyurwa	Outstanding asigaye	Repayment Amount Ayishyurwa	Comments Ibindi
Totals/ Igiteranyo			

Part 5. Security Offered (If any) /Ibijyanye n'ingwate			
Description / ingwate itanzwe	House Inzu	<input type="checkbox"/>	Land ubutaka
Estimated Open Market Value (FRW)/agaciro ku isoko			
Location/Land Size (sqm) aho iri /ubuso bwayo			
Security Owner's Name /nyirayo			
If property is developed, indicate whether:/icyo ikoresheya	Residential Gutura	<input type="checkbox"/>	Commercial ubucuruzi
		<input type="checkbox"/>	Agricultural ubuhinzi
Loan protection insurance cover (If any) /Ubwishingizi			
Insurance company /Ikigo cy'ubwishingizi			
Insured Amount / Amafaranga			
Total premium /Igiteranyo			
Expiry date /Igihe izarangirira			

Part 6: MINIMUM ITEMS REQUIRED

- Salary Assignment from Employer on prescribed Bk Form/Commitment letter /ubwishingizi bw'umukoreshe
- Salary/pension certificate /icyemezo cy'umushahara
- Copy of Appointment letter or Employment Contract /Ibaruwa ikwemerera akazi cg amasezerano y'akazi
- Three (3) recent pay-slips -stamped /icyemezo cy'imishahara 3 iheruka
- Loan Certificate if there are loans with other bank(s) /icyemezo cy'umwenda (niba uhari)
- Original & Copy of ID/Passport Marriage Certificate and spouse undertaking (If Applicable) icyangombwa icyemezo cy'ubugaragu cg cyo gushyingirwa
- Passport size Photo /Ifoto ngufi
- Bank Statement if you have not banked with Bank of Kigali for more than six months /Uko konti yakoze mu mezi 6 ashize
- For foreigners: Valid passport, Work permit, Foreigner's ID, Employer Guarantee (if applicable)

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>



Customer Declaration

I certify that the information given by me in this loan application form is true and complete. I confirm that I have read the terms and conditions governing the granting of credit facilities (stated below) and agree to be bound by them. I authorize Bank of Kigali Plc to make any enquiries, which may be considered necessary for confirmation of this information and for credit assessment.

Applicant's name:

Signature:Date:

Part 7. For Official Use

Minimum Requirements: I confirm that I have checked the application and found that:	YES/NO
1. The application has been properly completed and no blank spaces have been left. In spaces where the information called for is not applicable, the applicant has clearly indicated "N/A"	
2. Applicant earns a net income of FRw..... per month and FRw..... regularly channelled to the account.	
3. Instalments on the loan requested will not exceed 1/3 of applicant's net salary/pension if the requested loan is granted.	
4. The employment contract is attached and the employment duration remaining is longer than the repayment period sought.	
5. Applicant's accounts have been well conducted (if maintained with BK). The accounts are active (not dormant) and the applicant is not blacklisted for issuing bounced cheques.	
6. The applicant is not blacklisted as a defaulter in any of the banking institution	
7. The income(s) indicated in the application form are correct and agree with account statements (if any) and payslips/salary/pension testimonial submitted, which I have perused and consider to be satisfactory documentary evidence of such income(s).	
8. Other supporting documents (e.g. copy of ID card (for the applicant and the spouse), payslips) have been submitted and I am able to verify all the key details in the application form.	
9. The applicant is over 21 years of age (not a minor).	
10. Previous loan and overdraft facilities (if any) granted to the applicant or associates have been well serviced and the account(s) have been trouble-free.	

Part 8. Loan Officer's recommendation

Loan requested Amount: FRw.....	Tenor of the loan (months): 	PTI ratio (%) if approved:
Average monthly income on the account: FRw.....	Time period the salary was channelled in BK (months/years):	Current monthly total loan repayments (if any): FRw.....
<ul style="list-style-type: none"> Are deposit records regular? <ul style="list-style-type: none"> -Highly regular: <input type="checkbox"/> -Moderately regular: <input type="checkbox"/> -Irregular: <input type="checkbox"/> Is employment stable? (Base on years in employment) <ul style="list-style-type: none"> -Very stable <input type="checkbox"/> -Moderately stable <input type="checkbox"/> -Unstable <input type="checkbox"/> 	<ul style="list-style-type: none"> How financially stable is the employer? <ul style="list-style-type: none"> -Highly stable: <input type="checkbox"/> -Moderately stable: <input type="checkbox"/> -Unstable: <input type="checkbox"/> Does the borrower has credit history with any FIs? <ul style="list-style-type: none"> -Excellent credit history <input type="checkbox"/> -Very good credit history <input type="checkbox"/> -Good credit history <input type="checkbox"/> -Bad credit history <input type="checkbox"/> -No credit history <input type="checkbox"/> 	
Tick Conditions: <ul style="list-style-type: none"> 1.Spouse joint consent <input type="checkbox"/> 2.Marital status certificate <input type="checkbox"/> 3.Salary assignment from Employer <input type="checkbox"/> 4.Commitment letter <input type="checkbox"/> 		



5. Employer's guarantee <input type="checkbox"/>			
6. Provide a landed security <input type="checkbox"/>			
7. Others (specify): <input type="checkbox"/>			
Recommendation: Recommended <input type="checkbox"/> Declined <input type="checkbox"/>			
Loan Type :.....	Nominal Interest rate:	Loan Amount recommended: FRw	Tenor (months):
Recommended by Loan Officer: Names:		Signature and Date:	
Approval: Approved <input type="checkbox"/> Declined <input type="checkbox"/>			
Loan Type:	Nominal Interest rate:	Loan Amount approved: FRw	Tenor (months):
Approved by BBM/Senior Retail Credit Analyst/ Retail Credit Appraisal manager: Names:		Signature and Date:	