

# CONSUMER LOAN APPLICATION FORM

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

Name \_\_\_\_\_

First Name

Middle Name

Surname

Date of Birth

DD / MM / YY

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

Specify

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

N

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

N

Net Monthly Salary

N

Date of Salary Payment

DD / MM

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 \_\_\_\_\_

DD / MM / YY

Witness \_\_\_\_\_ Employee No. \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

DD / MM / YY

## 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 \_\_\_\_\_

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

BackUp