



Personal Loan Application Form

1. Personal Details

Title: Mr ☒ Mrs ☐ Miss ☐ Ms ☐ Other (specify)

Surname: Smith

Forename(s): Jon

Date of Birth: 15/08/1983

Married: ☒ Single: ☐ Other (specify)

Male: ☒ Female: ☐

I.D Card No.: 1234523456 Passport No.: 098098098

Level of Education (Degree, Diploma,) Degree

No of Dependants: 2

Nationality: British

Residential Address: 17 Alfred Way, Warrington, Dossex, DX2 8PC

Period of residence (State in years) 13 years

Tel: +44 7777 777777 Cell: Same e-mail jon@smith.co.uk

Accommodation is: Owned but Mortgaged ☒ Owned no mortgage ☐ Rented ☐ Other ☐

Rent/Mortgage Repayment £1,500 pm

Postal Address: Same as above

2. Employment Details

Employer's name and address: Automatic Studios, The Shard, Southwark, London,
SE1 9SG Period in current employment 2.5 years

Tel: _____ Cell: _____

Occupation: Studio Automator

Gross monthly income \$ 42,000 Net monthly income \$ _____

Other monthly income and source e.g Pension \$ 5,000

Monthly salary date (approximate) 14th

3. CBZ Bank Limited Banking Details

Branch: Southwark Account number: 93934950

Time _____ with _____ current _____ bank _____ (state _____ in _____ years/months) _____

Current or previous credit facilities with CBZ Bank

Overdraft ☐ Loan ☐ Nil ☐

Limit \$ 1000 Present balance \$ -12

Expiry date _____ Repayments \$ _____

4. Other Bank Account Details

Bank Name: Piggy Bank Account Name & No: 1123444

Facilities with other Bank: Overdraft _____ Loan _____ Credit Card ☒

5. Spouse Details

Full name: Jane Smith

Employer's name and address: Skyline Architecture Solutions

Tel No.: +44 7394020334 Cell: Same

6. Next of Kin (Other than spouse)

Name and residential address of close relative (not spouse)

Jim Smith

Tel Nos. Home: +44 20 9933211 Bus: _____ Cell: _____

Relationship: Uncle

Employer's name and address: _____

7. Loan Amount Required

(Specify) \$ 50,000

Term preferred: 12 (Maximum 12; 24 ;36 months)

8. Loan Purpose: : Buying baseball cards

9. Copy Documents Required

I have attached copies of:

I.D Documents ☐ Latest Salary Advice Slip ☐ Latest Water /ZESA Bill ☐ LLLL

Letter from Employer like a sample attached at the back of this application form

10. Direct Debit Authority

I authorize the Bank to debit my account each month with the amount of interest and loan installments. I have noted that I must provide sufficient funds each month to meet the said requirements until the bank has received full repayment of the loan including interest.

I understand that I shall have no claim against the Bank in the event of repayment not being paid on the due date for any reason whatsoever.

This instruction/authority is to remain in force until the full loan amount including interest has been satisfactorily repaid.

Account number to be debited | | | | | | | |

Signature

Date

11. Declaration

I hereby certify that the above statements are true and complete and authorize CBZ Bank Limited to make any enquiries which may be considered necessary for confirmation of these facts and credit assessment. I agree to be bound by the terms and conditions of the CBZ Loan Scheme which I confirm to have read and fully understood.

I choose domicilium citandi et executandi at the residential address shown above and hereby submit myself to the jurisdiction of the courts of Zimbabwe in any dispute arising from this agreement, notwithstanding that the time that proceedings are commenced I am domiciled outside Zimbabwe.

Signature Jon

Date

FOR BANK USE ONLY

Date application received: _____

Credit History: _____

Civil Judgements: _____

Application recommended: Yes ☐ No ☐

Officer's Name: _____ Signature: _____

Application approved: Yes ☐ No ☐

Approving Manager's name and _____

Signature

Date: _____

Terms & Conditions

I hereby request the CBZ Bank Limited (CBZ or “the bank”) to open a CBZ Loan Scheme Account (“the loan”) in my name and I hereby agree to abide by the following terms and conditions as well as any other conditions as may come into being from time to time.

1. Monthly interest rate

- 1.1 Interest shall be accrued daily, charged and capitalized monthly at Libor plus a margin to be advised by the Bank in the offer letter and as reviewed from time to time.
- 1.2 CBZ is hereby authorized to apportion the monthly repayments between interest and capital loan reductions as the bank may desire and to debit my Account with all such monthly repayments.

2. Establishment/administration fees

- 2.1 To be recovered upon establishment and/or on re-advancement of the loan at 3.5% or a minimum of USD17.50
- 2.2 The above fees will be paid in cash as a deduction from the loan proceeds.
- 2.3 A non-refundable loan processing fee of USD7.50 shall be recoverable upfront from applicant's account upon submission of loan form and the loan processing fee is not a guarantee that the application will be successful.

3. Monthly Salary payments

- 3.1 My salary is to be paid directly from my employer into Account on a monthly basis.
- 3.2 Failure by me to meet the requirements of 3.1. above shall render the outstanding loan balance plus accrued interest immediately due and payable, notwithstanding the fact that my monthly repayments may be up to date at the time the breach is committed.
- 3.3 Should I change employment, I must advise my CBZ branch manager of the change within seven working days of such an event and I undertake to obtain the necessary letter of comfort from the new employer onfirming that my salary will be deposited direct into my Account with CBZ.

4. Monthly loan requirements

- 4.1 Loan repayments shall be debited to my Account each month.
- 4.2 Failure by me to meet any one payment of the loan plus interest on due date shall cause the full outstanding loan balance and accrued interest to become immediately due and payable.
- 4.3 Early repayment of the full loan plus interest accrued may be permitted.
- 4.4 My loan repayments shall commence on the salary payday immediately following the loan drawn down date.

5. Right of setoff

- 5.1 CBZ shall be entitled in its sole discretion and without notice, to reduce or settle the loan account by appropriating to it any amount either held by the bank on my behalf or standing to the credit of any other account I may have with the bank, notwithstanding the fact that the amounts to be set off against each other are due and payable or not.
- 5.2 The bank shall be entitled in its sole discretion and without notice to realize any security lodged with the bank and to use the proceeds thereof towards the reduction or full payment of my loan balance.
- 5.3 A statement or demand signed by the bank's authorized officer addressed to me, shall for all purposes be conclusive evidence of a sum of money owing by me to the bank.

6. General

- 6.1 I shall be liable for the payment of all expenses incurred by the bank in exercising any right against me in respect of any breach of these conditions, including all legal charges on the attorney/client scale, debt collection/attorney collection charges and tracing charges.
- 6.2 No delay, indulgence or relaxation in the exercising of any of the bank's right under these terms and conditions shall constitute a waiver of such rights.
- 6.3 I consent to the jurisdiction of the Magistrate's Court notwithstanding the fact that the bank's claim at any time may otherwise exceed the jurisdiction of that court.

Full name: _____ Signature _____ Date _____

..... 2019

The Branch Manager

CBZ Bank

Selous Branch

Dear Sir/Madam

REF: CONFIRMATION OF EMPLOYMENT AND UNDERTAKING IN RESPECT OF A LOAN APPLICATION BY -..... , ID NUMBER; EC NUMBER

The above refers,

We wish to undertake and confirm the following:

1. We confirm that Mr is permanently employed by as a
2. He has been employed by us for years.
3. We undertake to direct his/her monthly net salary to the following account until the loan he/she is applying for is paid up.

Account name

Account Number

Bank CBZ

Branch

4. We also confirm that we have no pending disciplinary procedures against him/her.
5. Should the employee be retrenched/resign due to unforeseen reasons we promise to pay the employee's terminal benefits through the account number stated under section 3 above, unless he/she provides us with a clearance letter from CBZ Bank that he/she is no longer indebted to the bank.

Yours faithfully and on behalf of

.....

HUMAN RESOURCES MANAGER