



LENDING ACCOUNT OPENING FORM

AFFIX
PASSPORT
HERE

DATE

PERSONAL DETAILS

TITLE:	<input type="text"/>	GENDER:	MALE <input type="checkbox"/>	FEMALE <input type="checkbox"/>
FIRST NAME	<input type="text"/>	MIDDLE NAMES	<input type="text"/>	
	<input type="text"/>	SURNAME	<input type="text"/>	
BANK VERIFICATION NUMBER	<input type="text"/>	DATE OF BIRTH (DD/MM/YY)	<input type="text"/>	
MEANS OF ID:	<input type="checkbox"/> INTL PASSPORT	<input type="checkbox"/> VOTERS CARD	<input type="checkbox"/> DRIVER'S LICENSE	<input type="checkbox"/> NATIONAL ID. I.D. NO. <input type="text"/>
DATE ISSUED (DD/MM/YY)	<input type="text"/>	EXPIRY DATE (DD/MM/YY)	<input type="text"/>	
MOBILE NO.	<input type="text"/>	OFFICE NO.	<input type="text"/>	
EMAIL ADDRESS	<input type="text"/>			
HOME ADDRESS	<input type="text"/>			
LAND MARK/NEAREST BUS STOP	<input type="text"/>			
LGA (OF RESIDENCE)	<input type="text"/>			
STATE	<input type="text"/>			
TIME AT CURRENT ADDRESS	<input type="text"/> YEARS	<input type="text"/> MONTHS	RESIDENTIAL STATUS	<input type="checkbox"/> TENANT <input type="checkbox"/> OWNER <input type="checkbox"/> WITH RELATIVE
PREVIOUS ADDRESS (If resident at the Current Address for less than 3years)				
<input type="text"/>				
TIME AT PREVIOUS ADDRESS	<input type="text"/> YEARS	<input type="text"/> MONTHS		
MARITAL STATUS	<input type="checkbox"/> SINGLE	<input type="checkbox"/> MARRIED	<input type="checkbox"/> SEPARATED	<input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOWED

EMPLOYMENT DETAILS

EMPLOYMENT STATUS	<input type="checkbox"/> FULL TIME	<input type="checkbox"/> PART TIME	<input type="checkbox"/> RETIRED	<input type="checkbox"/> SELF EMPLOYED	<input type="checkbox"/> TEMP CONTRACT	<input type="checkbox"/> UNEMPLOYED	<input type="checkbox"/> STUDENT	<input type="checkbox"/> HOUSE WIFE
	<input type="checkbox"/> OUTSOURCED CONTRACT	<input type="checkbox"/> PUBLIC	<input type="checkbox"/> PRIVATE					
CURRENT EMPLOYER	<input type="text"/>							
CURRENT EMPLOYER ADDRESS	<input type="text"/>							
LAND MARK/NEAREST BUS STOP	<input type="text"/>							
LGA (OF OFFICE)	<input type="text"/>							
STATE	<input type="text"/>	OFFICE NO.	<input type="text"/>					
EMAIL ADDRESS	<input type="text"/>							
STAFF ID NO.	<input type="text"/>	PENSION NO.	<input type="text"/>					
TAX ID NUMBER	<input type="text"/>	POSITION/ JOB TITLE	<input type="text"/>					
DEPT. & UNIT	<input type="text"/>	DATE EMPLOYED	<input type="text"/>					

EMPLOYMENT DETAILS

(If previous emploment is for less than 1 years)

[illegible]

PREVIOUS EMPLOYER ADDRESS

NO. OF MONTHS IN PREVIOUS EMPLOYMENT HOW MANY JOBS IN THE LAST 5 YEARS CURRENT NET MONTHLY INCOME

CURRENT PAY DATE (DD/MM/YY)	D	D	M	M	Y	Y
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INDUSTRY ☐ AGRIC ☐ MILITARY ☐ BANKING ☐ FINANCE ☐ POWER ☐ CONSTRUCTION ☐ ENGINEERING ☐ REAL ESTATE ☐ MANUFACTURING

	OIL/ GAS		RETAIL/ SALE		TELECOMS		MEDIA/ ENTERTAINMENT		OTHER FINANCIAL INSTITUTIONS		HEALTH/ EDUCATION/ GOVERNMENT
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BUSINESS DETAILS

[illegible][illegible][illegible][illegible]

TELEPHONE NO.	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	YEARS OF EXISTENCE	<div></div>	<div></div>	<div></div>
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[illegible]

LOAN REQUEST DETAILS

EDUCATIONAL STATUS	PRIMARY	SECONDARY	GRADUATE	POST GRADUATE
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PURPOSE OF LOAN	PORTABLE GOODS	TRAVEL/ HOLIDAY	MEDICAL	HOUSEHOLD MAINTENANCE	RENT	SCHOOL FEES	WEDDING/ EVENTS	FASHION GOODS
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OTHER EXPENSES (PLEASE SPECIFY)	
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DO YOU HAVE AND EXISTING LOAN? IF YES PLEASE SPECIFY

☐ MORTGAGE ☐ OVERDRAFT ☐ CAR LOAN ☐ BUSINESS LOAN ☐ CREDIT CARD ☐ PERSONAL LOAN

NUMBER OF CARS OWNED DO YOU HAVE A DRIVER? ☐ YES ☐ NO WHO IS YOUR MOBILE NETWORK PROVIDER

WHAT IS YOUR MOBILE NETWORK PACKAGE ☐ POST PAID ☐ PRE PAID

NEXT OF KIN:

FIRST NAME						SURNAME									
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RELATIONSHIP							PHONE NO.									
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[illegible]

LOAN AMOUNT REQUESTED LOAN TENURE (MONTHS)

AFFORDABLE MONTHLY REPAYMENT

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DISBURSEMENT DETAILS

If your application is successful which Bank accountt would you like to recieve the money?

[illegible][illegible]

ACCOUNT NUMBER

HOW DID YOU HEAR ABOUT US

LEAFLET	SALESMAN	ONLINE	SS CINEMA WEBSITE	RADIO	TELESALES	BILLBOARD	FRIENDLY REFERRAL	BRT
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NEWSPAPER (PLEASE SPECIFY) ☐ ☐ ☐ ☐ ☐ ☐ ☐ MAGAZINE (PLEASE SPECIFY) ☐ ☐ ☐ ☐ ☐ ☐

CONFIRMATION & ACCEPTANCE

I hereby confirm my application for the above facility and certify that all information provided by me above and attached thereto is correct and complete. i authorize you to make any enquiry you consider necessary and appropriate for the purpose of evaluating the application.

APPLICANT'S SIGNATURE

DATE(DD/MM/YY)

TERMS AND CONDITIONS

1. Application form

The borrower has been provided with an application form to input certain details to enable Hatchcredit process a loan but will not do so unless and until it has received all required information to commence the process.

2. Instructions

The borrower gives authority to Hatchcredit to honour all written instructions via email in order to carry out mandate in accordance to loan processing and enquires.

The borrower should agree that Hatchcredit can refuse to act on any instruction if its doubts the authenticity of the instruction or feel there is a breach in any law, contract or the information which seems unclear.

3. Payments

Loan payments by the borrowers will be made through the following methods: NUBAN bank cheques or Direct debit.

The borrower will be given a designated and customized repayment plan and will be expected to conform with the monthly repayment plan on each due date.

The borrower will be sent reminders through emails and text messages prior to each repayment due date, and the borrower agrees to receive such notice throughout the tenor of the loan.

Hatchcredit has the right to take steps to recover the outstanding loan amount in accordance with the terms and conditions on the offer letter in a situation where the borrower does not pay when due which results in a default.

4. Financial information

HatchCredit will request the borrower to provide certain financial information such as must recent financial statements and any other vital information relating to the borrower.

5. Contact Details

Consent is hereby given by the borrower to Hatchcredit to contact them with information provided on the application form (addresses and phone number(s)), and in case there is a change in these details. The borrower should inform Hatchcredit through a written mail so that change can be effected.

6. Default

Default will tend to occur in terms of this agreement if

The borrower fails to make repayment in full on or before the payment date in accordance with the monthly repayment plan given to the borrower.

Any representation, warranty, or assurance made or given by the borrower in connection with the application of this loan or any information or documentation supplied by the borrower is later discovered to be materially incorrect

The borrower does or omits anything which may prejudice rights of Hatchcredit in terms of this agreement or cause the bank to suffer any loss or damage.

7. Disruption of services

The borrower agrees there will be no liability on the part of Hatchcredit if it fails to provide any agreed service(s) or obligation(s) by reason of any cause beyond Hatchcredit control such as war, fire, earthquake, civil disobedience, act of nature, riot or any other related cause.

8. Auto - Debit Clause

HatchCredit will initiate an auto - debit mandate on your repayment bank account. HatchCredit reserves the sole right to terminate an active auto - debit mandate and shall refund any extra charge/ debi which occurs except on defaults and penalties.

9. Cheque Presentation Clause

HatchCredit reserves the right to present your cheques on agreed repayment dates without recourse to you the customer

10. Law

These terms and conditions agreed between the borrower and Hatchcredit shall be governed by and constructed in accordance with the Laws of the federal Republic of Nigeria.

DECLARATION

I agree to be bound by the terms and conditions governing my application for a loan.

APPLICANT'S SIGNATURE

DATE(DD/MM/YY)