

Residential Home Loan Application Form

Please complete this application in black ink and BLOCK letters or tick where required

In order to complete the application process, you will need to provide us with the original documentation mentioned in our welcome email to you including but not limited to the following: Bank Statements, Salary Certificate, Passport, UAE Residency Visa (if applicable), Emirates ID (if applicable), full details of the property you intend to buy and details of the seller of the property.

Mortgage Advisor: John, Antonegelli

Account Number: 1001001234

Type of Borrower: Sole Joint Relationship (if joint): _____

Product Type: 3 Months AED EIBOR Fixed Introductory Interest 12 months 24 months 36 months 60 months

Please indicate who has referred you to us: Richard Drennan

1. Personal Details	First Applicant	Second Applicant
Title (e.g. Mr. / Mrs.)	Mr.	Mr.
Name (as on Passport)	Ritesh Patel	Shailesh Baria
Email Address	ritesh@zurumedia.com	shailesh@zurumedia.com
Mobile Number	9173084438	9925769909
Physical Address (including PO Box and Landmark)	Mr Ahmed Al Wasl, General WWEE General Manager AAW PO Box 12345 General Trading PO Box 12345 Dubai, UAE	Ahmed Al Wasl AAW General Trading PO Box 17384 Dubai, UAE
Home country address	Mr Ahmed Al Wasl, Manager AAW General Trading PO Box 12345 Dubai, UAE	Ahmed Al Wasl AAW General Trading PO Box 17384 Dubai, UAE
Home country contact details	9173084438	9925769909

2. Employment Details

Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Receiving pension <input type="checkbox"/> Rental income <input type="checkbox"/> Other _____	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Self employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Receiving pension <input type="checkbox"/> Rental income <input type="checkbox"/> Other _____
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3a. Employment Details - Salaried

Employment category	<input checked="" type="checkbox"/> Permanent <input type="checkbox"/> Temporary	<input checked="" type="checkbox"/> Permanent <input type="checkbox"/> Temporary
Occupation	Private Job	
Present employer and address	Zuru Media India Pvt. Ltd. Mr Ahmed Al Wasl, Manager AAW General Trading PO Box 12345 Dubai, UAE.	
Present employment started	1st November, 2022	
	15th July, 2022	

3b. Employment Details – Self Employed

What percentage of share capital do you own?	15%	20%
Name of the company	Zuru Media India Pvt. Ltd.	
Date company established	1st January, 2022	
Average net profit of last two years	20,000 £	
	20,000 £	

4. Income (Annual earnings - please state currency)

Gross basic income	20,000	24,000
Guaranteed allowances	1500	2100
Average of last 2 years annual bonus	5000	7000
Other regular income	0	0
Source of other income	Nothing	
Have you ever been declared bankrupt or made arrangements with creditors in United Arab Emirates, your home country or any other jurisdiction	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

5. Monthly Expenditure (please state currency)

State currency AED

	First Applicant	Second Applicant
No. of Dependents:	3	3
Rent	5000	5000
Home Loan and Related Insurance	Home loan and medical insurance	Home loan and medical insurance
School Fees	1500	1800
Utilities eg. Electric, Water	4500	5100
Telephone	800	950
Living Expenses	7000	7600
Entertainment	500	625
Regular Savings / Investments / Insurance	1225	1310
Other Expenses (please specify)	800	975

6. Other Financial Commitments

LIST BELOW ALL CREDIT CARD REPAYMENTS, LOANS, OVERDRAFTS, RELATED INSURANCE PAYMENTS, HOME LOAN PAYMENTS (OTHER THAN WITH HSBC UAE)

(if required, please provide additional details using the space provided at the end of this application form)

Company / Bank Name	Product: (Credit Card, Personal Loan, Home Loan, Vehicle Loan, etc.)	Credit Card Limit / Loan Outstanding	Monthly Payment	Number of Payments remaining
FADB	Credi Card	10000	833.33	12
ABFIFT	Personal Loan	24000	1000	24
ADCB	Home Loan	48000	2000	24
CBOD	Vehicle Loan	18000	1500	12

7. Home Loan Details

Type of Home Loan required:

- New Purchase Balance Transfer Top Up Equity release loan Last Stage Payment Finance

* Note: Local regulations require us to verify the purpose for which you are requesting this home loan. Please note that if the information you submit is incorrect, or later changes, then you must (a) immediately let us know and (b) this may impact our decision to lend to you or continue lending to you.

Purchase Price of Property AED 50000

Home Loan Required (in AED) AED 12000

Home Loan Repayment Period (in months) 18

Preferred repayment date (dd/mm/yyyy) 01/01/2024

* Other bank early settlement charge: Would you like us to finance your existing bank early settlement charge and include in total home loan? Yes / No

(*this is applicable for Balance Transfer only) If yes, please state the amount: AED 4500

How will you raise the Down payment? Savings Gift Sale of Property

□ C

- Savings Gift Sale of Property
 Other (Please specify)

8. Property Details

Property Address: 89, Mr Ahmed Al Wasl, Manager, AAW General Trading, PO Box 12345 Dubai, UAE

Makani Number: 30005 95279

Property Details:

- Freehold Leasehold Term of Lease remaining _____ Villa / Townhouse Apartment Service Apartment

Purpose of Property: Owner Occupied Investment

9. Seller Details (By providing us with the Seller's details you confirm you have obtained their consent.)

Who are you buying the property from?	<input type="checkbox"/> Developer	<input checked="" type="checkbox"/> Individual	<input type="checkbox"/> Company
For Individuals			
Name (as per Passport): <u>John Ali</u>			
Country of Residence: <u>UAE</u>	Nationality: <u>UAE</u>		
Passport Number: <u>1606302505909</u>			

For Developer

Name: John Ali

For Company

Company Name as per Trade License: _____
Trade License Number: _____

10. Insurance

You must maintain a life insurance policy with one of our approved insurance providers. It is a condition of your Home Loan that Life Insurance for the value of the Home Loan amount as taken out for all borrowers and that Property Insurance for the full replacement value (or in the case of apartments to cover, at a minimum, the outstanding balance of the Home Loan Debt) is taken out and maintained for the duration of your loan.

Property Insurance:

It is a requirement of your HSBC Home Loan to have property insurance in place on the mortgaged property at all times during the term of the loan. You must obtain the property insurance from one of our approved property insurance providers. If you purchase your property insurance policy from HSBC, we will provide you with the details of AXA property Insurance. AXA is our exclusive provider of general insurance products in the UAE. You may also buy your insurance policy from the market, in which case we will accept Royal & Sun Alliance Insurance (RSA Insurance).

For further details, ask your Mortgage Advisor for the "HSBC Home Loan Property Insurance Guidelines" paper.

Please note that HSBC receives commission from the insurance company for the insurance policies purchased through the bank. This commission is paid directly by the insurance company.

11. Additional Information

"HSBC Home Loan Property Insurance Guidelines" paper.....

12. For Office Use

GWIS Reference Number (Passport): **4608902505909**

GWIS Reference Number (EID): **46089025078479**

13. Declaration

I/We declare that to the best of my/our belief all of the information provided to HSBC Bank Middle East Limited is true and complete and that I/We have read Section 7 of the Personal Banking General Terms and Conditions available on www.hsbc.ae, I/We understand and expressly agree and accept to be bound by them whether set out in English and/or Arabic. I/We understand that the statements made by me/ us will form the basis on which a Home Loan offer will be made, and that any material changes may alter the basis of this offer or may mean that I am no longer eligible for a Home Loan. I/We will advise the Bank in writing in the event of any change to my/our circumstances in the period between the date of this application and the receipt of any Home Loan offer. If I/We have asked the Bank to arrange life or property insurance on my/our behalf, I/We authorise the Bank to disclose my/our information to the insurance company in order to process the application. I/We authorise the Bank to disclose my/our information to the developer in order to process the application and/or for loan administration. I/We declare that if granted this home loan it will not impact/compromise my/our lifestyle expenses.In addition to Section 7 of the HSBC Personal Banking Terms General Terms and Conditions (UAE) which details how we will deal with your information:

- (i) you agree that we may disclose your information to any third party in order to verify the information that you have provided to us, including contacting your employer to verify your employment status and any other information in connection with your employment.
- (ii) you agree that we can share information with credit reference agencies/bureaus and use information available from public sources to verify your identity and suitability for a Home Loan.
- (iii) you agree that when you apply for a Home Loan (or any other credit facility with us) then as part of your application and during the term of the Home Loan, we may, on an ongoing basis, request reports from credit reference agencies/bureaus to assess your ability to meet your financial commitments without further consent from you.
- (iv) You understand that to request multiple reports from credit reference agencies/bureaus may negatively impact your credit score which may make it difficult for you to obtain credit in the future.
- (v) In addition, we may share your information with HSBC - authorised external debt collection agencies for the purpose of collection of any overdue debts you may owe to us.

First applicant

Signature

Date / /

Second applicant

Signature

Date / /