

APPLICATION FOR MOTHEO PERSONAL LOAN

PART 1

A) PERSONAL DETAILS

Tick as applicable (Mr./ Mrs. / Miss./ Dr./ Prof.)

Other, Specify

Gender: Male Female

Full Name:

Date of Birth:(Day).....(Month)(Year).

Identity Number (Citizens):

Marital Status: Single Married Divorced Widowed

Other, (Specify)

If married: Married in community Married out of community

Passport Number (Non Citizens):

Country of origin (Non Citizens):

Residence Permit number (Non Citizens)

Work Permit Number:

Home Village: Ward Name:

Name of Chief/ Headman:

Tel No. (Home): Work: (Mobile):

E-mail:

Postal Address:

.....
.....

Physical Address (Plot number & Street name/ Ward):

.....
.....

Type of lodgings: Owned Mortgaged Rented
 Living with parents
Other (Specify)

If you have been living at this address for less than 2 years state previous physical address
.....

REFEREES

Referee 1:
Full Name:
Relationship:
Contact Number:
Physical Address (Plot number & Street name/ ward):
.....
.....

Referee 2:
Full Name:
Relationship:
Contact Number:
Physical Address (Plot number & Street name/ ward):
.....
.....

B) TRANSACTION DETAILS

Amount Required: P _____
Credit Life Insurance: P _____
Administration fee: P _____
Total Loan Required: P _____

Required Payment Period (Months): _____ (Maximum period is 48 months)

Reason for Loan

School Fees Medical Home improvement

Furniture

Any other Reason (specify):

.....
.....
.....

C) EMPLOYMENT DETAILS

Name of Employer:

.....
.....

Date of appointment (Month, Year):

Occupation:

Department Name:

Employer Address:

Status of employment:

Permanent Contract

SPOUSE DETAILS (If married)

Full Name:

Tel No (Home) Occupation: Mobile:

.....

E-mail:

Occupation:

Employer:

D) BANKING DETAILS

Account Type (Tick as applicable) : Cheque Savings
Other (State)

Bank Name:..... Branch Code:.....
Account No:..... Account Holder Name:.....

E) CREDIT REFERENCES

Name of Company/Bank/Institution:.....
Account No.:.....

Account type (Tick as applicable) Current Paid Up
 Savings

Account Name:.....

F) APPLICANT'S INCOME DETAILS

Gross remuneration	P
Income other than salary/wages	P
Total monthly income	P

APPLICANT'S EXPENSES PER MONTH

Bond Payment/Rent	P
Rates, water and electricity	P
Vehicle Installments	P
Other loan installments	P
Credit Card	P
Furniture Accounts	P
Clothing Accounts	P
Overdraft Repayments	P
Policy/Insurance Repayments	P
Telephone/Cell phone repayments	P
Food and Entertainment	P
Education costs	P
Maintenance	P
Household Expenses	P

Others	P
Total Monthly Expenses	P.....
Applicant's Disposable Income	P.....

G) APPLICANT'S PERSONAL BALANCE SHEET

ASSETS

Current assets:

Cash/ Bank	P
Investments	P
Pre-paid expenses	P
Other	P

Total Current Assets **P**

Fixed Assets:

Property and equipment	P
Leasehold improvements	P
Equity and other investments	P

Net Fixed assets **P**

Other Assets:

Total Other Assets

TOTAL ASSETS

LIABILITIES AND OWNER'S EQUITY

Current liabilities **P**

Accounts payable	P
Income taxes payable	P
Unearned revenue	P
Other	P

Total Current Liabilities **P**

Long term liabilities:

Mortgage payable	P
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Total long-term liabilities **P**

Owner's equity

Other	P
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Total owner' equity

Total liabilities and owner's equity **P.....**

Surplus/ Deficit (Assets – Liabilities) **P.....**

NB: New loan deductions refer to the loan applied for. All monthly Total loan deductions shouldn't exceed 50% of monthly salary after tax.

H) CONDITIONS

1. I agree that this application on acceptance shall form the basis of the loan agreement between myself and the Bank.

2. I agree to repay the amounts falling due in respect of the sum advanced to me together with interest therein by.....Monthly installments. I understand that the number of installments may be more or less than this number depending on any variation of the rate of interest chargeable and I understand further that payment of installments will be effected by monthly deductions.

3. I make this application in the knowledge that it constitutes an offer to contract with the Bank, legally binding upon me, and that in the event of your acceptance hereof this offer shall form an agreement legally binding upon me in its entirety.

4. I agree that should I default on payment the Bank should take legal action against me and that such expenses that might be incurred in the process should be passed to me.

H. DECLARATION AND ACCEPTANCE

I confirm that:-

1. I am not a minor
2. I am not subject to an administration order
3. I do not have any current application pending for debt, restructuring or alleviation
4. I do not have any current debt re-arrangement in existence.
5. I do not have other applications pending for credit, nor any open quotations
6. I will notify Botswana Savings Bank (BSB) in the event I change my banking arrangements, and in such an event further ensure that my stop/debt order to BSB is not interrupted.
7. I am aware the bank may credit loan proceeds directly to the bank details as detailed on this form
8. By signing below I declare that all the information I have provided is to my best knowledge honest and true. I also accept that should the information provided be found to be untrue the Bank has a right to nullify my application.

.....

Date

.....

Signature of Applicant

PART II

CONFIRMATION OF EMPLOYMENT BY AN AUTHORISED PERSON

(*Delete whichever is not applicable)

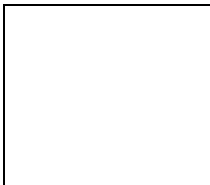
I certify that Mr./Mrs./Miss/ Dr./ Prof*
Salary Advice Slip Number..... is an employee of
..... and has been our employee since (month,
year)..... working as:He/She
is employed on a (permanent/ contract) basis.

Name of officer Confirming employment status:

Designation:

Date:

Signature:



Official Stamp

FOR BANK USE ONLY

A. Credit Consultant

1. Certified six (6) months' bank statements attached
2. Certified recent payslips attached (original – max 30 days)
3. Good Credit Record/Bank Report
4. Confirmation of residence documentation attached (e.g. WUC,BPC,BTC bill)
5. Loan term does not exceed contract term (contract personnel only)
6. Gearing – below 50% for all current loan/installment facilities
7. Copy of Omang/Passport/Residence Permit/Work Permit (as applicable) attached
8. Certified Copy of marriage certificate and Identity of the spouse for married people.

Loan recommended/not recommended for approval

Comments (if any)

Name of Credit Advisor:.....

Signature:.....

Date:.....

Time:.....

B. SUPERVISOR - CREDIT

1. Recommend/Not Recommend for Approval
2. Return Reasons (if applicable):.....
Name of Supervisor:.....
Signature:.....
Date:.....
Time:.....

C. AUTHORISED SANCTIONER

1. Approved/Not Approved
2. Return Reasons (if applicable):.....
3. Conditions of Sanction (if applicable):.....
Name of Sanctioner:.....
Position:.....Date:..... Time:..... Sign:.....