

Home Loan and Personal Loan Application Form

Please complete all sections of the form in BLOCK LETTERS and tick boxes as appropriate.

SECTION 1 - MAIN APPLICANT FOR HOME LOAN

MY REQUIREMENTS

Loan amount: MUR

Loan period: ☐ 10 years ☐ 15 years ☐ 20 years ☐ 25 years ☐ 30 years ☐ Others:.....

Purpose of loan ☐ Purchase of a fully built house/flat ☐ Construction ☐ Renovation
☐ Purchase of land ☐ Refinancing of existing loan with

Estimated value of property: MUR

Purchase price of property: MUR

Name of present owner/developer:

Address of property:

Property will be registered in the name of:

Proposed Security:

Security value: MUR

Kindly note that the maximum loan period is not to exceed 30 years or 65 years of age whichever is earlier.

SECTION 2 - MAIN APPLICANT FOR PERSONAL LOAN

MY REQUIREMENTS

Credit facility: ☐ Personal loan ☐ Overdraft ☐ Others:.....

Amount: MUR

Purpose of loan:

Loan Period (maximum 5 years):

Proposed Security:

Security value: MUR

Personal and Employment Details

ABOUT MYSELF

Family Name:

First Name:

Nationality: ☐ Mauritian ☐ Other:

ID/Passport No:

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Issue Date:

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 Expiry Date:

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Date of Birth:

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 DD/MM/YYYY

Place of Birth:

Marital status: ☐ Married ☐ Divorced ☐ Single ☐ Widowed

Residential address:
.....

Time in present address (years): Time at previous address (years):

Residence status: ☐ Fully owned ☐ Rented (MUR monthly)
☐ Mortgaged ☐ Living with relatives ☐ Provided by Company (Employer)

Contact Details: Home: Office: Mobile:

Email:

Correspondence address:
(if different from residential address)
.....

MY EMPLOYMENT DETAILS

Details: ☐ Salaried ☐ Self-employed ☐ Others

Employer's address/:
Business address
.....

Employed on a permanent/contractual basis? (Please delete as appropriate)

If contractual basis please specify contract period:

Profession/Nature of Business:

Monthly income: Gross MUR

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 Net MUR

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Other monthly income/allowance: MUR

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 Please specify:

Time in current employment:

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 year(s); If less than one year please provide details of your previous employment.

Previous employer:

Time in previous job:

--	--

 year(s)

Note: Please ensure that you only include income which can be verified through bank statements, tax returns, pay slips or company/business financials. You may be required to provide documentary evidence before or after credit facilities are approved.

MY BANK

Main bank:

My ABC account number:

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MY FINANCIAL SITUATION

LIABILITIES	Institution	Outstanding Amount/Credit limit	Terms of repayment	Monthly payment																												
Home loan	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>								<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>								<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>								<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>							
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Average monthly expenses	MUR <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>																															

Please advise of any arrears on repayment of above commitments.

Version 1.0

ASSETS	Description	Market Value (MUR)	Valuation Date	Encumbrances?														
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Are any of the above assets jointly owned? ☐ Yes ☐ No

Do you guarantee other debt? ☐ Yes ☐ No Total amount (MUR):

For whom?

Are you involved in any pending legal actions? ☐ Yes ☐ No

If yes, please provide details:

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Section 3 - JOINT APPLICANT

ABOUT MYSELF

Family Name:

First Name:

Nationality: ☐ Mauritian ☐ Other:

ID/Passport No:

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Issue Date:

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 Expiry Date:

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Date of Birth:

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 DD/MM/YYYY

Place of Birth:

Marital status: ☐ Married ☐ Divorced ☐ Single ☐ Widowed

Residential address:

Time in present address (years): Time at previous address (years):

Residence status: ☐ Fully owned ☐ Rented (MUR monthly)
☐ Mortgaged ☐ Living with relatives ☐ Provided by Company (Employer)

Contact Details: Mobile: Office: Email:

MY EMPLOYMENT DETAILS

Details: ☐ Salaried ☐ Self-employed ☐ Others

Employer's address/:
Business address

Employed on a permanent/contractual basis? (Please delete as appropriate)

If contractual basis please specify contract period:

Profession/Nature of Business:

Monthly income: Gross MUR

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 Net MUR

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Other monthly income/allowance: MUR

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 Please specify:

Time in current employment:

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 year(s); If less than one year please provide details of your previous employment.

Previous employer:

Time in previous job:

--	--

 year(s)

Note: Please ensure that you only include income which can be verified through bank statements, tax returns, pay slips or company/business financials. You may be required to provide documentary evidence before or after credit facilities are approved.

MY BANK

Main bank:

My ABC account number:

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SECTION 4

CUSTOMER DECLARATION

I/We confirm that the information given is true, correct and complete and I/We understand that the facility if approved will be governed by the Laws of Mauritius.

I/We* understand that the Bank of Mauritius has, in exercise of the powers conferred upon it by law, established a Central Credit Bureau, the "Mauritius Credit Information Bureau" MCIB to collect information from banks regarding the credit facilities which they grant to their customers in order to enable a bank which is approached for a credit facility by a customer to obtain information from MCIB regarding any credit facilities granted to that customer by other banks.

I/We* authorise the Bank to investigate and verify all of the information provided and to exchange credit-related information and experience with other financial institutions. A photocopy of this document authorises other financial institutions to release to this Bank information about their credit experience with me/us*.

I/We* understand that the information so collected will be kept in strict confidence by MCIB and the banks concerned.

I/We* further understand that

- the Bank will, as part of its appraisal process of the present application, access MCIB to seek information on credit facilities provided to me/us by other banks, and I/We* authorise the Bank to do so.
- it will be a term of the credit facility applied for, if granted, that information regarding it shall be given to MCIB for the use of MCIB and other banks.

I/We understand that the Bank reserves the right to reject the application at its sole discretion without stating any reason.

*Delete as appropriate

Signature:

Signature:

Name:

Name:

Date:

Date:

Office Use Only - KYC Requirements for Personal Accounts

Documents required:

☐ National Identity Card / Passport

☐ Birth Certificate / Marriage Certificate

☐ Proof of address

☐ Salary slip for the last 3 months

☐ Bank statement for the last 6 months (for non-ABC customers)

Office Use Only

Documents Certified by:

Signature

Date

Completed by:

Signature

Date

Verified by:

Signature

Date