



PERSONAL LOAN APPLICATION FORM

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NCBA account holder YES NO

Account no.

TYPE OF LOAN

I am looking to apply for the following

	KES	USD	GBP	EURO
Personal Unsecured loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Secured Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Current Account Overdraft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Temporary Access Overdraft	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Joint application Yes No (if joint application please complete the joint application section overleaf)

A. CUSTOMER DETAILS

Title: Mr. Mrs. Ms. Dr. Prof. Hon. Other (please specify) _____

Name: _____

Date of Birth: dd/mm/yyyy Gender Male Female ID/ Passport number: _____

Passport Expiry: dd/mm/yyyy KRA/PIN number: _____ Nationality: _____

Marital Status: Single Married Other (please specify) _____ Number of dependants: _____

Education Level: Post Graduate/Professional Graduate/ Diploma Certificate High School

Other (please specify) _____

B. CONTACT DETAILS

Tel. number (Office): _____ Email personal: _____

Mobile 1: _____ Mobile 2: _____

Postal address: _____

Next of Kin Contact Details

Name: _____ Relationship: _____

Email address: _____ Mobile: _____

Postal address: _____

C. RESIDENTIAL DETAILS

Residential Status: Self-owned Mortgaged Rented Company provided Others (please specify) _____

Physical address: _____

D. EMPLOYMENT

Employed Self-employed Student Unemployed Retired

Employer/ Business name: _____

Nature of business: _____

Nature of employment: Salaried Self-employed Contact person at employer: _____

Position: _____ Department: _____ Duration at current organisation (years): _____

Employment terms Permanent Contract Contract tenor _____ (years) Contract expiry date: _____

Monthly gross income: _____ Rental income: _____ Other income: _____

Frequency of salary payment: Weekly Fortnightly Monthly Others (please specify) _____

Date when monthly salary is received: _____

Employer Telephone number: _____ Employer email: _____

Employer/ business address: _____

Name of previous employer (if less than three years with current employer) _____

Number of years with previous employer: _____

Tax status: Taxable Exempted (attach certificate)

E. REFEREE DETAILS

Name: _____

Relationship: _____ Number of years acquainted: _____ Nationality: _____

Occupation: _____ Telephone (Mobile): _____

Telephone (Office): _____ Email address: _____

Physical Address: _____

Name: _____

Relationship: _____ Number of years acquainted: _____ Nationality: _____

Occupation: _____ Telephone (Mobile): _____

Telephone (Office): _____ Email address: _____

Physical Address: _____

JOINT APPLICANT (where applicable)

Relationship with the Primary applicant: Spouse Parent Child Other (please specify) _____

A. CUSTOMER DETAILS

Title: Mr. Mrs. Ms. Dr. Prof. Hon. Other (please specify) _____

Name: _____

Date of Birth: Gender Male Female ID/ Passport number: _____

Passport Expiry: KRA/PIN number: _____ Nationality: _____

Marital Status: Single Married Other (please specify) _____ Number of dependants: _____

Education Level: Post Graduate/Professional Graduate/ Diploma Certificate High School

Other (please specify) _____

B. CONTACT DETAILS

Tel. number (Office): _____ Email personal: _____

Mobile 2: _____ Mobile 2: _____

Physical address: _____

Next of Kin Contact Details

Tel. number (Office): _____ Email personal: _____

Mobile 2: _____ Mobile 2: _____

Physical address: _____

C. RESIDENTIAL DETAILS

Residential Status: Self-owned Mortgaged Rented Company provided Others (please specify) _____

Physical address: _____

D. EMPLOYMENT/ BUSINESS DETAILS

Employed Self-employed Student Unemployed Retired

Employer/ Business name: _____

Nature of business: _____

Nature of employment: Salaried Self-employed Contact person at employer: _____

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Employer/ business address: _____

Name of previous employer (if less than three years with current employer) _____

Number of years with previous employer: _____

Tax status: Taxable Exempted (attach certificate)

F. BANK AND FINANCIAL DETAILS

Please provide details of your existing bank accounts

Applicant		Bank/Institution	Branch	Account Type
1st	2nd			

Please provide details of your existing bank facilities

Applicant		Loan Type	Bank/ Financier	Outstanding Balance	Loan term	Average Monthly Payment	Loan being taken over (Y/N)
1st	2nd						

Please provide details of your existing credit cards

		Credit Card Provider	Credit card Number	Expiry Date	Card Limit
1st	2nd				

If you do not have a credit card, please confirm if you would like a NCBA Visa Credit Card: Yes No

A. PERSONAL UNSECURED LOAN DETAILS

Type: New loan Loan buy out / balance transfer

Loan amount applied: _____ Tenor: _____ Months

Purpose of loan: Home improvement School fees Medical Car Others (please specify) _____

B. OVERDRAFT FACILITY/ SALARY ADVANCE DETAILS

Loan amount applied: _____ Tenor: _____

C. PERSONAL SECURED LOAN DETAILS

Type of security provided: _____ Value of security: _____

Loan amount applied: _____

INTEREST RATE AND FEES

Product	Interest Rate			Arrangement Fee	
	NCBA Base Rate	MARGIN	Total Interest rate	%	Amount
Personal Unsecured Loan					
Secured Loan					
Overdraft/ Salary advance					

D. LOAN REQUEST AND AGREEMENT (FOR ALL APPLICANTS)

I/We _____ hereby apply to the Bank to advance me/us by way of loan the principal sum of (amount in words) _____ at a rate of _____% per annum or such other limit the Bank may approve and in accordance with the terms and conditions forming part of this application. I/We will pay (amount in words) _____ per month for _____ months or in such other installments as the Bank may specify.

Please tick as applicable

In the event that the amount I/We qualify for less than the amount requested

I instruct the Bank to contact me before crediting my account

I authorise the Bank to create a loan account in my name and disburse the approved amount without reference to me.

Signed (primary applicant): _____ Date: dd/mm/yyyy

Signed (Joint applicant): _____ Date: dd/mm/yyyy

E. FOR SCHEMES (CHECK-OFF)/CURRENT ACCOUNT OVERDRAFT/TEMPORARY ACCESS APPLICANTS ONLY

I _____ whose particulars are as above, hereby give my employer _____ irrevocable authority to deduct the monthly loan repayment of KES/ USD/ GBP/ EURO _____ pm from my salary and remit the same to NCBA Limited until the loan is fully repaid and confirmed in writing by the bank.

I also request my employer _____ to remit my salary and allowances directly to my account No.: _____ at NCBA Bank until the loan is fully repaid and confirmed in writing by the Bank.

In the event of termination from employment for any reason whatsoever, my employer will transfer any final settlement (excluding pension) to the above-mentioned account at NCBA.

ID number _____ Employment number _____

Applicant signature: _____ Date: dd/mm/yyyy

CONFIRMING OFFICIAL: HR MANAGER / PERSONNEL MANAGER / HEAD TEACHER / MEDICAL OFFICER IN CHARGE / COUNTRY DIRECTOR / OCPD / OFFICER IN CHARGE / PROVINCIAL MEDICAL OFFICER

I confirm that the above named is a bonafide employee of _____ and all the details indicated on this form are correct. The employee has signed this instruction in my presence.

We will inform NCBA of his/her resignation or termination of his/her employment with ourselves.

Full Name: _____ Signature: _____

Designation: _____ Date: dd/mm/yyyy

Official stamp:

SECOND SIGNATORY WHERE APPLICABLE: TSC: – SUB-COUNTY DIRECTOR/ JUDICIARY/ HR/ PAYROLL MANAGER

Full Name: _____ Signature: _____

Designation: _____ Date: dd/mm/yyyy

F. CUSTOMER DECLARATION/ ACKNOWLEDGEMENT/ ASSIGNMENT OF TERMINAL OR FINAL EMPLOYMENT DUES

- a) I/We certify that the information contained in this application is true and correct to the best of my/our knowledge.
- b) I/We authorize you to obtain any information you may require relating to this application from my/our employer(s), Banker(s). Mortgage or Financial institution(s) mentioned herein, or any other person(s) and organization(s) which may verify the information contained herein.
- c) I/We do hereby confirm that I/We have read and understood the Personal loan Terms and Conditions outlined overleaf forming part of this application form and which govern the loan and hereby accept and agree to be bound by the said terms and conditions and I/We have accordingly endorsed the same.
- d) I/we do hereby confirm that I/We understand that the facility has been approved subject to the Bank's General Terms and conditions and normal banker demand rights,
- e) I/We confirm that I/We have received all the information pertaining to the facility including but not limited to the loan repayment schedule and Total Cost of Credit. I/We confirm that, before executing this agreement, I/We sort independent advice and clarification from persons other than the Bank's officials in relation to the facility. I/We further confirm that the Bank provided me/us with sufficient time to consider the Terms and Conditions of the facility prior to my/our acceptance.
- f) I/We agree that the loan and my obligations to the Bank under the terms and conditions shall be effective immediately upon the Bank approving the sum applied for or as may be determined by the Bank and subject to any security requirements as a condition precedent by crediting or applying the same to my account with the Bank or otherwise for my/our account.
- g) For as long as any such loan shall be outstanding, I/We hereby assign all my/our final and terminal dues permitted by law with my/our employer(s) to the Bank as additional Security for the payment of the loan and any balance upon such payment to be credited by the Bank to my/our account with the Bank, and I/We accordingly hereby request and authorize my/our said employer(s) to pay out the said dues to the Bank whenever they become due and payable unless otherwise advised by the Bank
- h) I/We understand that the interest of this loan is variable and will be applied by the Bank current prevailing interest rate. I/We hereby authorize and instruct the Bank to debit my/our account with the Bank with Kes/USD/GBP/Euro, in words or such other sum as will be required by the Bank to meet my/our approved monthly loan repayment and to pay into my/our loan account every month as per the installment date as specified by the Bank. If my/our first installment interval is not settled within 30 days of disbursement or such other period as the Bank may determine interest for the extra days will be recovered from my/our account or claimed by the Bank after the last installment has been settled. I/We authorize the Bank to deduct any premiums payable towards each insurance cover and facility fee from the loan granted.
- i) Where repayment will be by check-off under a scheme approved by the Bank, I hereby authorize my employer to deduct directly from my salary the loan repayment amount every month towards repayment of my loan for as long as the loan remains outstanding with the Bank. If my first installment interval is not settled within thirty (30) days of disbursement or such other period as the Bank may determine, interest for the extra days will be recovered from my account or claimed by the Bank after the last installment has been settled.
- j) I/We the above named borrower accept the Bank's offer of the Loan on the terms and conditions referred to herein and acknowledge receipt of a copy of the terms and conditions.
- k) I/We confirm that I/We have given irrevocable instructions to my/our employer to channel my/our salary and all other employment benefits through my/our Current account with NCBA.
- l) I/We undertake to authorize my/our employer not to channel my/our salary and other benefits to any other bank without written authorization from NCBA.
- m) I/We confirm that all income other than employment income that I/We have declared in support of the loan application will be channeled through my/our Current account at NCBA. I/We will immediately inform the Bank in the event of termination of my/our employment to apply any terminal benefits permitted by law paid to me/us to repay any outstanding loan granted to me/us by NCBA and seek the Bank's consent to an alternative arrangement for repayment of the amount, if any that is not covered by the terminal benefits. I/We shall not change my/our salary paypoint from the Bank until I have paid off the loan in full.
- n) I/We acknowledge that the Bank may, at any time without notice or demand to me/us and notwithstanding any settlement of account or other matter whatsoever, combine or consolidate all of my/our existing accounts (whether alone or jointly) with the Bank wherever situated including accounts in the name of the Bank (whether current, deposit, loan or of any other nature whatsoever, whether subject to notice or not and in whatever currency denominated). The Bank may set off or transfer any sums outstanding to the credit of any one or more my/our accounts towards satisfaction of any my/our obligations and liabilities to the Bank whether such liabilities be present, future, actual, contingent, primary, collateral, joint or several and I/We expressly

waive any rights of set-off that I/We may have, so far as is permitted by law, in respect of any claim which I/We may now or at any time hereafter have against the Bank.

- o) I/We acknowledge that the Bank reserves the right to contact my/our current or future employer as long as I/We have any existing facility with the Bank.
- p) I/We acknowledge the Bank may at its sole discretion, make credit reference agency searches and other enquiries when I/We ask for any new credit products and or any increase to existing facilities.
- q) In addition I/We hereby authorize the Bank to give information about me/us and how I/We manage accounts to the Credit reference agencies duly authorized by the relevant regulators to carry on business as such in Kenya, who may use and give out information for credit assessment or to prevent or detect fraud.
- r) I/We confirm that I/We will pay to the Bank charges (including legal and recovery fees in the event of default or any dispute in respect to this facility), commissions and fees.
- s) I/We accept the bank's offer of the loan on the terms and conditions referred to herein which will only become effective after approval by the Bank of my/our application. The notification of loan approval and disbursement shall be sent by the Bank through electronic media to the email or telephone number I provided or to my/our last known address and shall be deemed received 3 days from the date of postage.
- t) In the event the facility is approved, I/We confirm that the loan is granted as per my/our application presented to NCBA subject to the terms and conditions herein and is accurate in all respects.
- u) I/We confirm that I/We have received all the information pertaining to the facility. I/We confirm that, before executing this agreement, I/We sought independent advice and clarification from persons other than the Bank's officials in relation to the facility. I/We further confirm that the Bank provided me/us with sufficient time to consider the Bank's general terms and conditions and the personal loan terms and conditions of the facility prior to my/our acceptance.

- v) I/We confirm that the personal loan terms and conditions constitute the entire loan agreement between the Borrower and the Bank in respect of the unsecured personal loan facility. No addition to, variation ,amendment or consensual cancellation of any of the personal loan terms and conditions will be of any force or effect unless it is recorded in writing and is signed on the Bank's behalf by one of its authorised officials and accepted by myself/ourselves. I/We further confirm that unless specifically stated and agreed, any amendment to the personal loan terms and conditions of this loan will not create a new loan.

Signed (*Applicant*) _____

Date: dd/mm/yyyy

Signed (*Joint applicant*) _____

Date: dd/mm/yyyy

Signed for the Bank

Name: _____

Signature: _____

Date: dd/mm/yyyy

TOTAL COST OF CREDIT

ESTIMATED SUMMARY OF LOAN COSTS

Total Cost of Credit refers to the total amount payable for a loan, including all bank fees and charges, and estimated third party costs such as legal fees, valuation and stamp duty in the case of loans secured by a physical asset.

Before signing a loan agreement, a customer should request the Bank to provide them with a Total Cost of Credit breakdown as well as the Loan Repayment Schedule. This will not only empower the customer to make an informed decision, but also will enable the customer to compare the fees and charges in the market.

PLEASE FILL IN THE BLANK SPACES BELOW WITH YOUR BANK LOAN OFFICER

1. Loan Type (e.g Personal Loan, Mortgage) _____

2. Loan Amount _____

3. Type of Interest Rate Reducing balance Flat method

4. Interest Rate Period Daily Monthly Annually

5. Interest rate _____

NCBA Banks Base Rate _____ + Margin _____ = _____ %

NB: Banks add an interest rate premium to the Base Rate. This premium is based on the bank's risk margin, the bank's cost of doing business and return on equity

6. Fixed or Variable Interest Rate _____

7. Loan (Tenor) _____

ADDITIONAL BANK CHARGES

1. Arrangement / Processing Fee _____

2. Monthly Service Fee _____

ADDITIONAL THIRD PARTY CHARGES

1. Management Fee _____

2. Attorney and Notary Fees _____

3. Total Credit Life Insurance _____

4. Other Insurance specific to taking out credit _____

5. Government levies _____

6. Valuation _____

OTHER COSTS

1 _____

2 _____

3 _____

Total Cost of Credit _____ Annual Percentage Rate _____

Signed (*Applicant*) _____ ID.no: _____

Signed (*Joint applicant*) _____ ID.no: _____

Note: The outlined costs herein are estimates based on the information that you have provided to Bank and the related estimated third party providers' costs in respect to the applied facility. The costs are subject to change depending on the various factors affecting the facility and any change thereof shall be communicated to you. The outlined costs are not legally binding to the Bank and shall not constitute any liability on the part of the Bank

