

## 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:

Issue Date:  Expiry Date:

Date of Birth:  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  Net MUR

Other monthly income/allowance: MUR  Please specify: .....

Time in current employment:  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:

## MY FINANCIAL SITUATION

LIABILITIES	Institution	Outstanding Amount/Credit limit	Terms of repayment	Monthly payment
Home loan	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Personal Loan	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Credit Card	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Overdraft	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Other	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Average monthly expenses MUR

Please advise of any arrears on repayment of above commitments.

ASSETS	Description	Market Value (MUR)	Valuation Date	Encumbrances?
.....		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
.....		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
.....		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
.....		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No
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.....		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> Yes <input type="checkbox"/> No

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: .....  
.....

## Section 3 - JOINT APPLICANT

### ABOUT MYSELF

Family Name: .....

First Name: .....

Nationality:  Mauritian  Other: .....

ID/Passport No:

Issue Date:  Expiry Date:

Date of Birth:  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: .....

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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:

## 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 .....