



Success Microfinance Bank

Registered Deposit Taking Microfinance Institution

HOME LOANS APPLICATION FORM-PERSONAL

****This form is valid for all future loan applications made to Success Microfinance Bank Limited and is to be completed by new applicants only or in instances where there has been a change of address or employments details after a loan has been granted**. If you need any help in completing the form, consult our staff, an accountant, banker or advisor for assistance. Please note that this is an application for loan and not a guarantee that a loan will be granted. Please note that ALL the supporting documents should be furnished with the completed application form.**

PERSONAL DETAILS:		<i>*To be completed by individual applicants</i>	
Full Name	.....	I.D /Driver's License/Passport	.....
Gender/Title	Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="checkbox"/>	Date of Birth	.....
Residential Address	.....	Length of stay	.....
Postal Address	.....	Ownership of property (<i>Proof</i>)	Owned <input type="checkbox"/> Rented <input type="checkbox"/>
Telephone	Landline	Mobile:.....	Email:.....
Full Name: Spouse	.....	I.D /Driver's License/Passport	.....
Spouse's Employer	Name:..... Address:	Telephone:	Job Title:.....
	.....	Facsimile: .....	.....
	.....	Email: .....	.....
Next of Kin	Name:..... Address:	Telephone:	Relationship:.....
	.....	Facsimile: .....	.....
	.....	Email: .....	.....
Next of Kin	Name:..... Address:	Telephone:	Relationship:.....
	.....	Facsimile: .....	.....
	.....	Email: .....	.....
Next of Kin	Name:..... Address:	Telephone:	Relationship:.....
	.....	Facsimile: .....	.....
	.....	Email: .....	.....
EMPLOYMENT DETAILS:			
Current Employer	Name:..... Address:	Telephone:	Job Title:
	.....	Facsimile:	Date Employed:.....
	.....	Email:	Gross Salary:.....
Previous Employer	Name:..... Address:	Telephone:	Job Title:
	.....	Facsimile:	Date Employed:
	.....	Email:	Gross Salary:.....

BANKING DETAILS			
Name of Bank	.....	Branch:	Account No:.....
FINANCIAL INFORMATION			
*Provide full information about the loan application			
Type of Facility Required			
Loan Details	Loan Amount:	Purpose: 1.....	
Disbursement Instruction (tick applicable)	Loan Type:.....	2.....	
	Repayment Source:		
	<input type="checkbox"/> Bank Name.....	Branch.....	Acc No.....
	<input type="checkbox"/> Ecocash (Own).....	No.....	No.....
	<input type="checkbox"/> Other.....	Name.....	
.....			
Trade References	Name	Account Number	Contact Details/Address
	1.....	.....	.....
	2.....	.....	.....
	3.....	.....	.....
Personal Statement of Position			
Assets	Value	ZWL	Liabilities
			Value
			ZWL
Properties			Bank Overdraft/Loans
Households			Mortgage Bonds
Other assets			School Fees Loan
Other Assets			Personal loan
			Other Loans
Total Assets			Total Liabilities
Net Worth			
Monthly Income			Monthly Living Expenses
Own Salary (net)			Medical Aid
Salary for spouse (net)			DSTV
Dividends or interest			Groceries
Rent recievable			Fuel/ Transport
Other Income specify			Rent/Rates Payable
			Wages-Maid/ Garden Hand
			Electricity & water
			Insurance premiums
			Hire purchase
			Telephone/Cell phone Airtime
			other
Total Income			Total Expenses
Net Income			

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OTHER INFORMATION

1. Collateral / Additional Security And Suretyship:

(a) Should the bank require collateral security, state the type and amount of security that you can provide.

Type _____ Amount (ZWL) _____

(where applicable, written confirmation from proposed guarantors must be submitted.)

(b) Is a surety available if required by the bank? Yes [] No []

If yes give details: Name: _____ Relation to Applicant(s) _____

Address: _____

Employer: _____ Income (ZWL) _____ per Month

(Written confirmation of proposed surety's willingness and current proof of income to be submitted)

2. Details Of Property To Be Mortgaged

Description as per title deeds: _____

Area of land (in square metres) _____ Physical Address: _____

Suburb or Township: _____

Purchase Price (ZWL) _____

Name of Registered owner: _____ (Copy of title deed submitted)

Amount of cash available for balance of purchase price/project (ZWL) _____ Where held _____

Transferring Legal Practitioners: _____

Amount of transfer fees/ bond costs available (ZWL) _____ Where Held _____

(a) By whom will the property be occupied? Tenant [] Owner []

If tenant: State the amount of gross monthly rental (ZWL) _____

(b) If property currently bonded state: Bond holder: _____ Amount Owning (ZWL) _____

(c) Are the premises accessible to the bank's valuator? Yes [] No []

(d) Details of person to be contacted for access to the property: Name _____ Tel. No _____

(e) Please quote stand number, value of and liability on any immovable property owned by you or your spouse:

(f) i) Name _____ Stand No. _____ Value: _____ Current Liability _____

ii) Name _____ Stand No. _____ Value: _____ Current Liability _____

iii) Name _____ Stand No. _____ Value _____ Current Liability _____

3. Loans For Proposed Improvements

(a) Cost of proposed improvement (ZWL) _____ Signed tender and working plans must be submitted where applicable.

(b) Name and address of: (i) Contractor: _____

(ii) Architect: _____

(iii) Engineer: _____

(iv) Quantity Surveyor: _____

(vi) Other Professionals: _____

(c) Supplier Details (i) Name _____

(ii) Business Address _____

(ii) Banking Details _____

(Invoice & Supplier's Tax Clearance Certificate to be submitted)

NB: Where Applicable:

(d) Do you intend to sub-contract? Yes [] No []

If yes, give details: Subcontractor: _____ Nature of Work _____

(e) Date of commencement: _____ Anticipated time to complete _____

4. Are there any white ants, borers, beetles, dry rot, decay, patent or latent defects e.t.c., in any building on the above properties? Yes [] No []

If Yes, give details _____

Are there any servitudes or any other matters relating to the property detrimental to bank's interests? Yes [] No []

If Yes, give details _____

DECLARATION BY APPLICANT

I....., declare that the information provided in this application form is, to the best of my knowledge and belief, accurate, true and correct. I understand that the provision of false information is fraud and that, if found to be false, may prejudice this application and, if loan has been granted on the basis of false information, criminal charges may be preferred against me. I authorize Success Microfinance Bank Limited to access any information available to assess my loan application, and also give them permission to register details of the conduct of my account with any credit clearing bureau, and I waive any claims that I may have against Success Microfinance Bank Limited in respect of such disclosure.

Applicant's Signature:Date:.....