

## Personal Loan/Overdraft Application

Leave blank. For bank use only:

Account Number:

Please complete in **BLOCK CAPITALS**

Write **"NONE"** where appropriate.

|   |  |  |
|---|--|--|
| Full Name(s) of Applicant(s)<br>Include title: Mr/Mrs/Miss/Other (please state) | Loan/Overdraft Amount<br><br>Please see important notes below: | Repayment Period (Loans max. 5 years. Overdrafts max. 12 months) |
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**IMPORTANT: It is expected that the borrower(s) will be making some contribution to the total cost of any purchase. Only in exceptional circumstances will the bank consider financing 100% of a purchase or expenses.**

**IMPORTANT: Proof of purchase such as invoices, receipts and, in the case of vehicles, the ownership registration document may be required.**

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| Date(s) of Birth  | Status of Falkland Is. Residency (e.g. "Status" / PRP / Contract): | Purpose of Loan/Overdraft<br><br>Please see information that may be required overleaf. |
| Place(s) of Birth | Nationality(ies)   |  |

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| Marital Status (Delete as appropriate):<br>Single / Married / Widowed / Divorced / Separated / Co-habiting | Number & Ages of Dependents |
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| Address in Falkland Islands (include actual address as well as any PO box number) | For non-Status & non-PRP – Address in "home" country                    |
| Owned / Rented / Provided *<br>(See further details below)                        | Owned / Parents' / Other (please state):<br>(See further details below) |

|                                    |              |  |  |                    |
|------------------------------------|--------------|--|--|--------------------|
| Details of Property Owned Address: | Phone Number | Freehold / Leasehold (years remaining) | Mortgage outstanding vs. approx. value | Lender / Mortgagee |
|------------------------------------|--------------|--|--|--------------------|

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| Borrower 1: Name & Address of Employer and date (mm/yy) started employment:<br><br>Job Title: | If under 3 years with this employer state previous work/study with approx. dates |
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| Borrower 2 &/or spouse: Name & Address of Employer and date started employment:<br><br>Job Title: | If under 3 years with this employer state previous work/study with approx. dates |
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| If on Contract:<br>Dates of contract: From To | <b>IMPORTANT: For Contract workers the expiry of the loan should be at least one month prior to the expiry of the contract. Assured contract extensions can be considered.</b> |
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| Is the salary credited to your account with this bank?<br>Applicant / Borrower 1 YES / NO *<br>Spouse / Borrower 2 YES / NO *<br>If yes please state if employer makes any deductions (such as rent):<br><br>If no, how paid?<br><br>Evidence such as payslips or tax return may be required. | <b>IMPORTANT:<br/>No borrowing will be considered for anyone who does not hold an account with this bank.<br/><br/>In all but exceptional circumstances the account(s) must have been operated (without problems) for minimum 6 months.</b> |
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| Other loans / Hire Purchase / Credit Cards:  | Type of Account or loan with expiry or repayment date: | Amount of facilities taken and/or credit limit   | Total Debt: |
| <b>Regular MONTHLY expenditure of Borrower(s):</b><br>Mortgage Repayment:<br>Rent:<br>Tax Provision:<br>(if income earned gross)<br>Insurance Premiums:<br>Instalment Credit/ HP / Loan repayments<br>Other Contractual Commitments:<br>(Please specify, e.g. child maintenance, court fines)<br><br>TOTAL _____   |  | <b>MONTHLY Income of Borrower(s)</b><br>(Net of tax unless otherwise stated)<br>Basic Income Borrower 1:<br>Basic Income Borrower 2:<br>Overtime, allowances etc<br>Other income (specify):<br><br>TOTAL _____ |             |
| <b>Important Information</b> You will need to fill in either the left or right hand side of this section<br><u>For vehicle loans:</u> Type and make of vehicle:<br>New or second hand (approx age):<br>Sellers Name:<br>Purchase Price:<br><i>Note: Subsequent sale of the vehicle will trigger the loan to be repaid in full in all but exceptional circumstances.</i>  |  |  |             |
| <u>For other loans</u> (e.g. For furniture) record the total cost of purchase(s):<br><br>For discretionary expenditure such as holidays it would be expected that sufficient funds would be saved in anticipation. Therefore, if a loan is required please explain why debt is needed rather than waiting to have saved sufficient funds:<br><br>If you are not a status or PRP holder and require finance for a holiday what assurances can be offered for your return to the Falkland Islands. |  |  |             |
| <b>Additional Information.</b> Please state anything else you would like considered when making the loan application.  |  |  |             |

Please ensure that the information you have provided is meaningful and that you have supplied full details of the purpose of the loan and also that you have not requested our assistance with 100% of the purchase if we need to seek clarification this may delay your application.

**Declaration**

The information given above is true to the best of my/our knowledge and belief.  
I/we agree that the bank may from time to time after receipt of this application make enquiries about my/our affairs as it may think fit.  
I/we acknowledge that relevant information omitted or incorrectly given may result in this and other applications for loans being declined.

Signature(s) of Applicant(s)

Date: