

Personal Loan Application Form

In this application, we would like to know you even better. We appreciate your time in sharing your information to help us have a comprehensive understanding of your financial needs and assist in planning your future. We look forward to serving you better.

Please complete in BLOCK LETTERS with BLACK INK and tick "√" in the appropriate box

1 My Personal Details

Salutation/Title ☐ Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Prof ☐ Others (please specify)

First Name

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Middle Name

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Last Name / Surname

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Type of Identity Document

☐ Passport ☐ National ID ☐ Driver's License ☐ Voter's ID

☐ Others (please specify)

ID Document Number

| | | | | | | | | | | | | | | | | | | | |
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Date of Birth

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| D | D | / | M | M | / | Y | Y | Y | Y |
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Gender ☐ Male ☐ Female ☐ Others (please specify)

Nationality

Marital Status ☐ Single ☐ Married ☐ Others (please specify)

Number of Children Number of Dependants

Highest Educational Qualification

2 My Contact Details

Tel. (Mobile 1)

| | | | | | | | | | | | | | | | | | | | |
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Tel. (Mobile 2)

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Residential Telephone No.

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Office (Direct line if applicable)

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Email Address

Provide Present Mailing Address (Including Country & City)

3 My Employment / Business Details

Name of Employer / Business

Employer / Business Address

(Building / Street / Floor No.) P. O. Box

Town / City Country

Employer Telephone

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Nature of Employment

☐ Salaried ☐ Self-employed ☐ Others (please specify)

Date employed

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|---|---|---|---|---|---|---|---|---|---|
| D | D | / | M | M | / | Y | Y | Y | Y |
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Terms of Employment

☐ Permanent ☐ Contract ☐ Others (please specify)

Occupation / Designation

Employee / Staff Number

SSNIT Number

Contract Expiry

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|---|---|---|---|---|---|---|---|---|---|
| D | D | / | M | M | / | Y | Y | Y | Y |
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Contract Tenure

☐ Years ☐ Months

Duration with current employer

☐ Years ☐ Months

Name of previous employer (if less than 3 years with current employer)

Number of years with previous employer

Employment Sector (Salaried Employees)

☐ Government ☐ Local Company

☐ Multinational

Employment Sector (Salaried Employees)

☐ Import ☐ Export ☐ Wholesaler ☐ Others (please specify)

Monthly Income (Local Currency) GH¢

Salary Receipt Date

4 My Residential Details

Present Residential Address

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Area

Accommodation Type

☐ Rented ☐ Owned ☐ Living with parents ☐ Mortgaged

☐ Employer provided

Length of stay at present address ☐ Years ☐ Months

Previous residential address (if less than 3 years at current residence)

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Length of stay at previous address ☐ Years ☐ Months

Permanent address (if different from present address. Foreign nationals, please address in home country)

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5 My Bank Details

Bank Name

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Branch

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Type of Account

Account Number

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Duration with Bank

☐ Years ☐ Months

Loans with Other Banks / Financial Institutions

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Monthly Repayment

Repayment Date

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| D | D | / | M | M | / | Y | Y | Y | Y |
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6 My Credit Details

Apply for

☐ Employee Smart Scheme ☐ Employee Smart Credit (account holder)

Amount Required GH¢

Tenor of Loan (Months)

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Purpose of Loan

7 My Referees

For Referee 1

Full Name

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Relationship

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Tel. (Mobile 1)

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Tel. (Mobile 2)

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Tel. (Work)

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Home Address

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Number of years acquainted with Referee

For Referee 2

Full Name

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Relationship

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Tel. (Mobile 1)

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Tel. (Mobile 2)

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Tel. (Work)

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Home Address

| | | | | | | | | | | | | | | | | | | | |
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Number of years acquainted with Referee

8 Employer's consent

Is the applicant under any current or intended disciplinary action?

☐ Yes ☐ No

Is the applicant's residence as indicated in the application form?

☐ Yes ☐ No

We confirm that based on the above instructions (Authority to Employer/ Assignment of Benefits), we will pay the monthly salary/deducted loan installment amount directly to Standard Chartered Bank Ghana Limited. In the event of the applicant leaving the company, we confirm that we will pay any other allowances/benefits towards settlement of the loan outstanding/interest and charges directly to Standard Chartered Bank Ghana Limited. We also confirm that we will not accept any change to these instructions without prior written confirmation from Standard Chartered Bank Ghana Limited. We also confirm that we will inform the Bank about the employee's registration or termination of his or her employment.

OPTIONAL FOR NON-SCHEME

Company Name _____

Name of Company Official _____

Title _____

Signature _____

Date _____

Company Stamp

9 Personal checklist

I have attached the following documents:

- ☐ Driver's Licence/Passport/Voter ID/National ID
- ☐ Marriage Certificate/Birth Certificate (if applicable)
- ☐ Utility bills (Electricity/Water if applicable)
- ☐ Tenancy agreement (if applicable)
- ☐ Latest Salary slip
- ☐ Last six month's Bank statement (if applicable)
- ☐ Employer's letter of undertaking (non scheme loans)
- ☐ Other _____ (please specify) (e.g: gazette affidavit etc.)

In the event that the amount approved varies from the amount I applied for: *(please tick one)*

- ☐ Credit my account directly with the approved amount
- ☐ Contact me before crediting the amount into my account

Signature of Applicant: _____

IMPORTANT: Please note that Agents or Representatives of Standard Chartered are NOT authorized to collect cash or cheques on behalf of the Bank under ANY circumstances.

For all Customer Enquiries and Complaints

¹ Call:

0302 740 100

² Contact

Ghana.Call-Centre@sc.com

Feedback.Ghana@sc.com

www.sc.com/gh

10 For Bank Use Only (Personal Loan)

BDO / BSSE's Name

☐ BDO ☐ BSSE

Code _____

Signature _____

Recommended by

☐ Sales ☐ CSM ☐ BM

Name _____

Signature _____

Loan Centre Officer's Name

Signature _____

Credit Approver's Name

Signature _____

Head of Credit Name

Signature _____

Credit Operations Manager's Name

Signature _____

Date: _____

The Loan Centre Manager
Standard Chartered Bank (Gh) Ltd.
P. O. Box 768
Accra

Dear Sir/Madam

ASSIGNMENT OF TERMINAL BENEFITS:

.....

In consideration of Standard Chartered Bank granting me a loan,

I give this irrevocable undertaking that:

1. I authorize my employer,
(.....),
to provide and confirm any employment details that may be required for the processing of this facility.
2. I further authorize my employer to forward my monthly loan repayment to Standard Chartered Bank towards the repayment of my loan until facility is fully paid.
3. I further undertake to promptly notify you in the event of my employment with my current employer being terminated.
4. I understand that the interest rate on the loan is not fixed thus the interest rate will be adjusted upwards or downwards in line with prevailing market conditions. This may cause the repayments period to be shorter or longer than when the loan was disbursed.
I also understand if the impact of interest rate changes leads to a tenor reduction, the Bank will cease deduction on the basis on the new tenor and will refund if any additional deduction resulting for the reduced tenor. In the same vein, I authorize my employer to deduct additional installment arising from interest rates adjustments during the tenor of the Loan.
5. I have also authorized my employer to assign to the bank my terminal or end of service benefits which I may be entitled to towards the permanent reduction of my outstanding loan, should my employment cease. Such monies should be paid directly to the bank and I hereby confirm notification of this assignment to my employers.
6. I will act responsibly not to prejudice recovery of the credit facilities advanced to me.
7. I shall notify the bank of my transfer to another station and ensure that I keep to the agreed arrangement for repayment until the loan is paid in full.
8. This arrangement will remain in force until the loan granted to me has been paid in full.

Yours faithfully

Applicant Signature _____

Applicant Name _____

Name of Authorised Company Official _____

Signature _____

Date _____



Company Stamp

Date: _____

The Loan Centre Manager
Standard Chartered Bank (Gh) Ltd.
P. O. Box 768
Accra

Dear Sir/Madam

ASSIGNMENT OF TERMINAL BENEFITS:

.....

In consideration of Standard Chartered Bank granting me a loan,

I give this irrevocable undertaking that:

1. I authorize my employer,
(.....),
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6. I will act responsibly not to prejudice recovery of the credit facilities advanced to me.
7. I shall notify the bank of my transfer to another station and ensure that I keep to the agreed arrangement for repayment until the loan is paid in full.
8. This arrangement will remain in force until the loan granted to me has been paid in full.

Yours faithfully

Applicant Signature _____

Applicant Name _____

Name of Authorised Company Official _____

Signature _____

Date _____



Company Stamp



Branch Directory

Priority Banking Lounges:

Accra High Street Priority Lounge

Head Office Building, High Street

Osu Priority Lounge

1st Floor Osu Branch

Kumasi Harper Road Priority Lounge

Harper Road Branch

Ring Road Central Priority Lounge

1st Floor Ring Road Central Branch

Liberia Road Priority Lounge

1st Floor Liberia Road Branch

Tema Priority Lounge

Tema Branch

North Industrial Area Priority Lounge

North Industrial Area Branch

Tema Harbour Priority Lounge

Tema Harbour Branch

Opeibea House Priority Lounge

1st Floor Opeibea House Branch

* For Priority Clients only

Branches

Abeka

Abeka-Lapaz

Madina

Near Firestone

Tema

Community 1, Tema

Accra High Street

North Industrial Area

Accra North

Tema East

Motorway Roundabout

Ahodwo

Obuasi

Opposite Methodist Church

Tema Harbour

Harbour Roundabout

Breeze @ East Legon

Dellino Plaza

Opeibea House

Airport, Accra

Tudu

SCB Building

Dansoman

Dansoman Market

Osu

Osu Oxford Street

Westlands

Westlands Blvd

Harper Road

Adum, Kumasi

Ring Road Central

Accra

Achimota

Achimota Retail Centre

Legon

Near University Bookshop

Spintex Road

Near Hydraform Estates - Junction

West Hills

West Hills Mall

Liberia Road

Opposite TUC Building

Tamale

Liberation Rd - Takoradi

* Contact us on 0302 610750 or 0302 633393 to be connected to any branch

Business Banking

Accra

Business Banking Centre
SSNIT Building, Awudome

Kumasi

Business Banking Centre
Harper Road

* Contact us on 0302 610750 or 0302 633393 to be connected to our Business Banking Centres

Banking Hours

| | | |
|-----------------|---|----------------|
| Monday - Friday | All Branches | 8:30 am - 4 pm |
| Saturday | Abeka, Achimota, Ahodwo, Opeibea, Osu, Spintex, Tema Tudu, West Hills, Westlands. | 9 am - 2 pm |
| Monday - Sunday | Breeze @ East Legon | 24 Hours |

For Enquiries / Feedback / Complaints / Compliments call our 24 hour Client Care Centre on Toll Free number 0800 740100 or +233 302740100 or send us an email on GH.StandardChartered@sc.com or visit our website www.sc.com/gh

Alternatively, you may speak to our staff in any branch.



Standard
Chartered

