

Section 3 - Personal Loan Application

3A Debts To Be Settled With Loan

Institution	Branch	Account Number	Settlement Amount

3B My Credit Details

I would like to apply for:

Non Scheme Personal Loan Scheme Personal Loan

Amount Required: (Including Administration Fee) ZMW:

Credit Life Insurance: ZMW:

Total Finance Required: (Including Insurance) ZMW:

Period (months):

Purpose of Loan

School Fees Furniture Home Improvement Medical Other (please specify)

3C Other Existing Loans

Institution	Branch	Loan Balance/ CC Limit/ OD Limit	Installment Amount

3D My Referees

Two working sureties - relatives/family. If married, one referee must be the spouse.

Referee 1

Salutation/Title Mr Mrs Ms Dr Other

Full Name:

Relationship:

No. of years known:

Nationality:

Tel No. (Home):
 (Work):
 (Mobile):

Home address:

Employer:

Occupation:

Work address:

Referee 2

Salutation/Title Mr Mrs Ms Dr Other

Full Name:

Relationship:

No. of years known:

Nationality:

Tel No. (Home):
 (Work):
 (Mobile):

Home address:

Employer:

Occupation:

Work address:

3E My Declaration And Acceptance

I hereby declare that all the information given by me is true and complete. I confirm that I have read the terms and conditions governing the grant of credit facilities (as given to me) and agree to be bound by them. I understand that this application will go through a vetting process. Should my loan be approved, a loan account of the amount requested will be created in my name. I understand that interest on this facility will be applied based on the prevailing variable interest rate for the entire period. I instruct Standard Chartered Bank Zambia Plc to credit the loan amount approved, to my transaction account number:

_____ at _____ bank _____ branch

In the event that the amount I qualify for is less than the amount requested, I authorise the bank to disburse the sanctioned amount and confirm that the above declaration holds for the new amount as well

I will be servicing my monthly installment through direct payroll deduction by my employer **OR**

via Standing Order instruction from account number

_____ held at Standard Chartered Bank Zambia Plc.

I agree to inform Standard Chartered Bank Zambia Plc. should my employment status change and I further confirm that I shall NOT change my salary pay point or stop sending my monthly repayments by employer to Standard Chartered Bank Zambia Plc. until I have paid off the loan in full and I authorise Standard Chartered Bank Zambia Plc. to place a Standing Order on my Account for the monthly repayment of the loan.

Signature of Applicant (signed in presence of Bank Representative)

Date DD MM YYYY

3F Authority To Employer / Assignment Of Benefits

Please arrange to pay my salary, allowances, gratuity and all other benefits directly to my account held with Standard Chartered Bank Zambia Plc with immediate effect. Please also pay my final salary and/or any terminal benefits directly to Standard Chartered Bank Zambia Plc in the event of my separation from employment while my loan is still running.

Please arrange to deduct my loan installment from my salary, allowances and other benefits every month with immediate effect and pay the amount directly to Standard Chartered Bank Zambia Plc. Please also deduct from my gratuity/ terminal benefits any monies still owing to Standard Chartered Bank Zambia Plc in the event of my separation from employment while my loan is still running and pay directly to Standard Chartered Bank Zambia PLC.

I agree and understand that the above authority will remain in force until the loan is paid off in full and shall be non-cancellable until confirmed by Standard Chartered Bank Zambia Plc in writing.

Signature of Applicant (signed in presence of a Bank Representative)

Date DD MM YYYY

3G Employers 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 Zambia Plc. 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 Zambia Plc. We also confirm that we will not accept any change to these instructions without prior written confirmation from Standard Chartered Bank Zambia Plc. We also confirm that we will inform the Bank about the employee's resignation or termination of his or her employment.

Company Name: _____

Name of company official: _____

Title: _____

Signature: _____

Date: DD MM YYYY

Company Stamp:

For Credit Department Use

Approved **Declined** **Defer**

Debt Ratio Approval level Interest Rate

Loan Centre Officer 1: Name _____ Signature _____

Loan Centre Officer 2: Name _____ Signature _____

Name of Credit Approver 1: Name _____ Signature _____

Name of Credit Approver 2: Name _____ Signature _____

Name of Head of Credit (where required)

Checklist (Personal Loan)

Personal Loan Checklist And Guide (Bank Use)

Branch Code:	Tele Caller Name:	Code:
Branch:	Team Leader Name:	Code:
PFC/ DSR:	Signature:	
PFC/ DSR Code:	Date:	<input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/>

3I Essential Documents Obtained Checked By The PFC/DSR And Submitted

Application Form signed by customer	<input type="checkbox"/> Yes <input type="checkbox"/> No	Debt Servicing Ratio	<input type="text"/>
Copies of NRC/ Passport	<input type="checkbox"/> Yes <input type="checkbox"/> No	Customer's signature verified in ALL Documents	<input type="checkbox"/> Yes <input type="checkbox"/> No
Latest Pay Slip	<input type="checkbox"/> Yes <input type="checkbox"/> No	Disclosure Statement/ MID completed	<input type="checkbox"/> Yes <input type="checkbox"/> No
Credit Life & Active at Work Forms	<input type="checkbox"/> Yes <input type="checkbox"/> No	Bank a/c is well conducted	<input type="checkbox"/> Yes <input type="checkbox"/> No
Utility Bill or Proof of residential address	<input type="checkbox"/> Yes <input type="checkbox"/> No	Last 3 months' bank statements on salary account	<input type="checkbox"/> Yes <input type="checkbox"/> No
Check List	<input type="checkbox"/> Yes <input type="checkbox"/> No	Last 6 months' statement for active loan a/cs on CRB/or for balance transfer	<input type="checkbox"/> Yes <input type="checkbox"/> No

3J Non Citizens/Fixed Term Contract (Copies Of)

Contract:	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Work Permit:	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Residence Permit:	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Waiver:	<input type="checkbox"/> Yes <input type="checkbox"/> No	

3K I Confirm That I Have Checked The Attached Application And It Is Within The CAD And I Submit For Approval

Signed & personally recommended:	PFC/ DSR
Team Manager/ LCM:	
OR I SUBMIT FOR THE FOLLOWING EXCEPTIONAL REASONS	
Signed & personally recommended	Team Manager or Loan Centre Manager

3L Credit Approval Decision

Accept	Decline	Defer	Accept subject to:
Signature:		Approvals Manager:	

ACCEPTANCE

I/We confirm that I/We have read and understood the Terms and Conditions governing the granting of credit facilities and agree to be bound by them.

Signature of Applicant

(signed in presence of a Bank representative)

Date

Bank representative

Date

Signature Of Applicant