

Personal Home Loan Application Form

Name: _____

A/C No.: _____

PFC / RM Code: _____

Call +234-1-270 2167
www.standardchartered.com/ng

Personal Home Loan Check List

- Original ID Sighted and Copy Taken (International Passport/Drivers Licence and Company ID).
- 1 Passport size photograph.
- Letter from the employer (Permanent staff only).
- 3 Recent payslips (Original or copy certified by employer).
- Address verification (utility bills, Tenancy Agreement).
- Letter of Employment.
- Mortgage protection & Building Insurance forms duly completed and signed.
- Sale agreement duly signed.
- Bank statements for the last 12 months (for non SCB customers).
- 3 years audited financials (for self employed Customers).
- Invoice /Purchase Agreement.



Please complete this form in block capitals and return to one of our Personal Financial Consultants in your local branch or the Sales Manager for Mortgages

PERSONAL DETAILS

Title (tick appropriate box) <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Prof		Present residential address <input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged	
First name		Length of stay at your present address?	
Middle Name		If you have lived at your present address for less than 3 years, please give details of previous residential address below.	
Surname		Address (include postal address)	
Previous name(s) if any (e.g. maiden name)			
Marital Status		From (DD/MM/YYYY) To (DD/MM/YYYY)	
No. Of Children		No. Of Dependants	
Nationality		Form of Identity	
Identity card No.		Please give the telephone numbers that we can use to contact you: Office No. Home No.	
Country of residence		Mobile Fax No.	
Date of birth (DD/MM/YYYY)		E-Mail Address	

YOUR EMPLOYMENT DETAILS

If you are: Employed, please complete section A; Self-employed, please complete section B

A. If you are employed

Occupation	If salary is not paid to a Standard Chartered Bank Account are you willing to open an account with Standard Chartered Bank and have your salary mandated to the account if your loan is approved? <input type="checkbox"/> Yes <input type="checkbox"/> No (Your employer would have to commit to deduction at source)
Employer's name	If you have been at your present employment for less than three years, please give full details of previous employment.
Address	Previous Employer's Name
Contact name	Postal Address
Employer's Telephone Number	Contact Name
Employer's Fax Number	Employer's Tel No. Employer's Fax No.
Length of time with your present employer?	Duration worked: From (DD/MM/YYYY) To (DD/MM/YYYY)
Month / Year (DD/MM/YYYY)	Please state to which department or to whom reference should be made?
Anticipated Retirement age	
Is salary paid direct to SCB by your employer? <input type="checkbox"/> Yes <input type="checkbox"/> No	

B. If you are self - employed

Business Trading Name	Please state trading account profits before tax for the last two years. (These are earnings after deduction of sales and administrative expenses, but before tax deduction. Please pro - rata figure is applicable.)
Address	Year ended _____ ₪ _____
Nature of business	Year ended _____ ₪ _____
Date and place of incorporation (DD/MM/YYYY)	How long have you been self - employed? Years Months
	Company Registration Number

MY BUDGET PLANNER

Please attach Original document to assist in the fast processing of your application. Please attach latest ORIGINAL payslip

Monthly Income		Monthly Expenses	
Salary		Total payroll deductions	
Commissions/Royalties etc		Loan payment/Lease rental	
Rentals Receipts		Mortgage payment	
Other Income		Overdraft/Card payment	
Total (I)		Total(E)	
		Surplus (S=I-E)	

BANK DETAILS

Do you have accounts existing facility with Standard Chartered Bank Nigeria Limited (tick appropriate box)?

Yes Account No. _____ Branch _____ No. of years account held _____
 Account No. _____ Branch _____ No. of years account held _____
 Details of Facility _____

	Banks Institution/	Branch	A/C Type	Facilities Taken	Monthly Repayment	Outstanding amount
<input type="checkbox"/> No						

EXISTING MORTGAGE (if applicable)

Complete this section if you have an existing mortgage with another lender

Name of lender (if applicable)	What is the current value of the property? ₦
Mortgage Account Number	What amount is outstanding on your current mortgage? ₦
When did this mortgage start? (DD/MM/YYYY)	Will your existing mortgage(s) be paid off by your new mortgage? <input type="checkbox"/> Yes <input type="checkbox"/> No (if no what are your intentions?)
Do any companies or persons hold charges over your property where no Monthly payments are required, e.g. Matrimonial charges? <input type="checkbox"/> Yes <input type="checkbox"/> NO	

MORTGAGE DETAILS

(Please proceed to the applicable section)

A. Purchase Purchase of completed building Construction

Purchase price ₦	Amount of loan Required ₦
(Note that you will be expected to make an equity contribution as advised by our representative)	
Tenor of Loan	

B. Re- Mortgage (Mortgage Transfer)

Amount of existing mortgage? ₦	A (include any associated linked accounts)
Any additional amount ₦	B Tenor of Loan
Purpose of additional amount	
Total amount of borrowing required? ₦	A+B
Is the name(s) on this application different to that of your current mortgage? <input type="checkbox"/> No <input type="checkbox"/> Yes (please give the names on your current mortgage in section B) (If the new mortgage is to be in different names compared to your existing mortgage, then a Transfer of Equity may delay the re-mortgage process).	

PROPERTY DETAILS

A. Please enter the details of the property you want to mortgage

Town, Estate, Location		
Plot No.	Street	Road
Title No.	Plot Size	
What is the purchase price or, for a re - mortgage, the estimated current value? ₦		

B. Property description (tick where applicable)

<input type="checkbox"/> House / Bungalow	<input type="checkbox"/> Flat	<input type="checkbox"/> Maisonette	No of Bedrooms
Type of tenor	<input type="checkbox"/> Freehold	<input type="checkbox"/> Leasehold	

Vendor (seller's name)
Address (where applicable)
On what date is the sale expected to be completed and purchase price paid?
Name and contact details of your lawyer/advocate(s) if applicable

For Leasehold properties only:

Un-expired term of lease	Years	Ground Rent	Per Annum
Service / maintenance per annum			

VALUATION AND VIEWING ARRANGEMENTS

We will require a valuation of the property for the purpose of assessing your mortgage application. It is recommended that a more detailed report is appropriate for your own protection. If you are applying for a mortgage, this is normally required as we will carry out our own assessment of the property value. Bill of Quantities will be verified by an approved Quantity Surveyor. Please make sure that the person with whom an appointment to be arranged is aware that they will be contacted.

Who should the valuer contact to arrange the inspection? In case of a re-mortgage, this may be you.

Name	
For re-mortgage, tick here if the address is the same as the property address entered in Property Details Section, else use the box below. Address (including postcode)	
Contact Number	Best time to contact: <input type="checkbox"/> Day time <input type="checkbox"/> Evening
For purchase only, please provide details of the person selling the property.	
Name	
Address (if different from property address including postcode).	

First Referee (Relative)

Second Referee (Close Friend)

Surname	Surname
Other name	Other name
Occupation	Occupation
Address	Address
Telephone (Home) Telephone (Work)	Telephone (Home) Telephone (Work)

I would like to apply for (tick as appropriate)

- Mortgage loan with employer deduction at source repayment option
- Mortgage loan with direct debit repayment option from SCB salary account

EMPLOYERS CONSENT FOR REPAYMENT MODE

We confirm the details as above. We also confirm that we will not accept any instructions to discontinue salary or loan payments to SCB without prior written confirmation of Standard Chartered Bank Nigeria Limited.

Company Name: _____

Name of Company Official: _____

Position held/job title: _____

Signature _____ Date _____

Company stamp

--



CUSTOMER DECLARATION

I authorise you to obtain any information you may require relating to this application from my employer, if any and from any other source to which you may apply, each source being hereby authorised by me to provide you with such information.

I undertake to notify the Bank immediately of any situation which materially changes the representation of this application.

I hereby authorise the Bank to disclose any and all information in respect of my account to the guarantor's for as long as the guarantor's liability of this debt outstands.

I confirm that the Bank has not offered any advice regarding suitability of property or mortgage and that I shall obtain independent legal advice with regard thereto.

I confirm that I am in good health.

I accept and agree to be bound by the terms and conditions as contained in the Bank Facility Letter.

Applicant's Signature _____ Date (DD/MM/YYYY) _____

BANK USE ONLY

Check list for PFC or Sales Manager

- All customer checklist details obtained
- KYC
- Factiva
- CRMS
- MID
- If non citizen, attach permanent resident permit

RM/PFC Name	Code	Signature
-------------	------	-----------

Recommended by Sales Manager	Signature
------------------------------	-----------

Product Code	Employer/Dealer Code
--------------	----------------------

Checklist for Loan Centre

Debt ratio _____	Repayment period (months) _____
Approval level _____	Installment amount _____
Interest rate _____	Score/Grade _____
6 months statement checked against payslip _____	

Loan Centre Manager's Name _____	Signature _____
----------------------------------	-----------------

Credit Approver's Name _____	Signature _____
------------------------------	-----------------

Head of Credit's Name _____	Signature _____
-----------------------------	-----------------

Credit Operations Manager's Name _____	Signature _____
--	-----------------

