

Separate forms are to be completed by the main applicant, co-applicant, and surety (or sureties). Please use block letters and complete the form as completely and accurately as possible, to aid our successful processing of the application.

<b>Application type</b> <input type="radio"/> Individual <input type="radio"/> Joint		<b>Your role</b> <input type="radio"/> Primary applicant <input type="radio"/> Co-applicant <input type="radio"/> Guarantor	
Primary applicant's name (if you are not the primary applicant )		Bank reference (office use)	
<b>Personal information</b>			
Title	First name	Surname	
Second name(s)		Other name(s)	
Date of birth (CCYY-MM-DD)		Gender	<input type="radio"/> Male <input type="radio"/> Female
Identification type	<input type="radio"/> National identity card <input type="radio"/> Passport <input type="radio"/> Driver's licence		Identification number
Date issued (CCYY-MM-DD)		Expiry date (CCYY-MM-DD)	
If not Uganda, state country name		Country of issue	
Nationality		Country of residence	
Telephone (country code - area code - phone number, eg. 256-312-456789 or 0312-456789)			
Telephone (Home)		Telephone (Work)	Fax
Mobile number 1		Mobile number 2	Mobile number 3
<input type="checkbox"/>	Send statement via email    email address		
<b>Current residential address</b>			
Unit number	Street number	Town/city	
Unit name	Street name	District	
Floor number	Village/suburb	Region	
Living at address since (CCYY-MM-DD)			
Residential status	<input type="radio"/> Rent <input type="radio"/> Own (bonded) <input type="radio"/> Own (unbonded) <input type="radio"/> Living with parents <input type="radio"/> Employer provided <input type="radio"/> Other <u>please specify</u>		
Postal address			
Area	Town/City	State	
<b>Previous residential address (if less than three years at current address)</b>			
Address			
Area	Town/City	State	
Time at address (YY-MM)			
<b>Marital status</b>			
<input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Divorced <input type="radio"/> Widowed <input type="radio"/> Separated <input type="radio"/> Other <u>please specify</u>			
Date of marriage (CCYY-MM-DD)			
How married	<input type="radio"/> Civil <input type="radio"/> Religious <input type="radio"/> Customary <input type="radio"/> Cohabiting		
Number of dependants: Spouse		Children	Other
<b>Spouse's details (if married)</b>			
Title	First name	Surname	
Second name(s)		Other name(s)	
Date of birth (CCYY-MM-DD)		Employment status	
Telephone (Home)		Telephone (Work)	Mobile number    Fax
email address			

Customer to initial \_\_\_\_\_

**Guarantor's details** (Complete only if you are the primary applicant. The guarantor must submit separate personal and financial details forms)

Title	First name	Surname
Second name(s)		Other name(s)
Telephone number (Home)	Telephone number (Work)	Mobile

**Emergency contact detail/next of kin** (preferably community/religious leaders or close family members)

Contact 1	Title	First name	Surname	Relationship
	Telephone (Work)		Telephone (Home)	Mobile
	Residential address			
Area		Town/City	State	
Contact 2	Title	First name	Surname	Relationship
	Telephone (Work)		Telephone (Home)	Mobile
	Residential address			
Area		Town/City	State	

**Employment status****Employment type**

Permanent
  Private practice
  Self-employed
  Contract
  Part-time
  Pensioner
  Student
  Unemployed

Employer's name		
Telephone (country code - area code - phone number, eg. 256-312-456789 or 0312-456789)		
Primary	Other	Telex
Mobile	Fax	
Email		

**Employer's address details**

Unit number	Street number	Town/city
Unit name	Street name	District
Floor number	Village/suburb	Region
Operating at address since (CCYY-MM-DD)	Please indicate whether <input type="radio"/> Tenant <input type="radio"/> Owner	
Industry or sector	Employment date (CCYY-MM-DD)	
Employer type (eg. Government, NGO, Private Company, Listed Company)		
Employee number	Occupation	
Highest level of education	Designation (e.g. manager, supervisor, owner)	
Gross monthly salary	Net monthly salary	
Pay date (CCYY-MM-DD)	Pay frequency (if not monthly)	Contract expiry (CCYY-MM-DD)

**Previous employer** (if less than 24 months with current employer)

Employer name		
Gross monthly salary	Net monthly salary	Period employed (YY-MM)

**Main banking account details**

<b>Account type</b> <input type="radio"/> Cheque <input type="radio"/> Transaction <input type="radio"/> Savings <input type="radio"/> Other (specify) _____
Held in the name of _____ <b>Salary account</b> <input type="radio"/> Yes <input type="radio"/> No
Bank or financial institution _____ Branch name _____
Account number _____ Branch code _____

**(Bank use)**

Date opened (CCYY-MM-DD) _____	Credit limit _____	Limit expiry date (CCYY-MM-DD) _____
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Prepared in support of a home loan application by

Bank reference (office use)

Please complete this form for your household and return it with your application. The details will be kept in strictest confidence. Use of a photocopy and/or pencil is recommended for initial preparation. **Only the shaded fields are mandatory (even if zero)**, but complete and accurate completion will aid your financial planning. Codes, such as NF and EH, denote items to be included in subsequent totals.

**Monthly income**

Regular employment			Self	Spouse	Other sources	Revenue	Expenses	Net
Salary or wages					Government subsidy/allowance			
Overtime (12 month average)					Family maintenance			
Allowance/subsidy					Property			
Deductions					Small business			
Taxation					Other			
<b>Net per payslip</b>	NF		NP		<b>Total</b>			NE
Guaranteed annual allowance								

**Monthly expenses**

Household(s)			Personal		Insurance		Summary	
Description	Current	Anticipated	Description	Anticipated				
Mortgage or rent			Food and cleaning				Monthly net income (NF+NP+NE, self, spouse, and other at top)	
Rates, taxes and levies			Clothing				Anticipated monthly expenses (sum of above items, EH+ET+EP+EI)	
Electricity and water			Education and crèche				Savings (from opposite, SV)	
Maintenance			Telephone				Existing debt repayments (from next page, YB + YS)	
Furniture and appliances			Entertainment				Surplus or shortfall	
Domestic services			Leisure travel					
Security services			Uninsured medical					
DSTV/HiTV			Beauty and personal care					
Property insurance			Membership and subscriptions					
Contents insurance			Support maintenance					
Other household			Other personal expenses					
<b>Total household</b>		EH	<b>Total personal and family expenses</b>					
Vehicle payments			Life insurance					
Petrol and tolls			Funeral plan					
Vehicle maintenance			Medical and disability					
Vehicle insurance			Unemployment					
Other transport costs			<b>Total insurance</b>			EI		
<b>Total transport costs</b>		ET						
Pension contributions								
Retirement annuity								
Contractual savings								
Other budgeted savings								
<b>Total saving</b>		SV						

Customer to initial \_\_\_\_\_

**Existing unsecured loan and other credit facilities**

Name and branch of creditor	Facility type	Account number	Please specify value			(Office use)
			Limit/initial loan	Balance	Repayment	

Have you ever been declared insolvent?  Yes  No If yes, rehabilitation date (CCYY-MM-DD) (please attach proof)

Are you a guarantor for anybody or anything else?  Yes  No If yes, please give details of guarantee

Total number of other agreements Status

**Balance sheet**

Assets				Liabilities				
	Description	No.	Value		Description	No.	Balance	Repayment
Family and leisure	Home(s)			Major	Home loan(s)			
	Vehicle(s)				Vehicle loan(s)			
	House hold goods				<b>Total major loans</b>		LM	
	Other family and leisure assets			Bank	Instalment sale			
	<b>Total family and leisure assets</b>		AF		Credit cards			
Cash and deposits			Overdraft					
Liquid	Tradable shares			<b>Total bank loans</b>		LB	YB	
	Unit trusts			Store and other	Appliance accounts			
	Other liquid assets				Furniture accounts			
	<b>Total liquid assets</b>		AQ		Clothing accounts			
	Retirement annuities				Other accounts			
Investment properties			<b>Total store and other accounts</b>			LS	YS	
Illiquid	Collectibles			Investment funding	Property loans			
	Business interests				Small business loans			
	Other illiquid assets				Share investment funding			
	<b>Total illiquid assets</b>		AI		<b>Total investment funding</b>		LI	
					<b>Total liabilities (LT= LM+LB+LS+LI) and repayments (YT=YB+YS)</b>		LT	YT
<b>Total assets (AF+AQ+AI)</b>		AT						

**Existing life assurance (Home loan applicants only)**

Primary breadwinner			Secondary breadwinner		
Insurer	Policy number	Sum assured	Insurer	Policy number	Sum assured
<b>Total</b>			<b>Total</b>		

Financial prudence suggests that there should be sufficient life assurance to prevent your family from being deprived of their home and other crucial assets in the event of your death.

To be completed by the primary applicant. Please complete the form as completely and accurately as possible, as errors and omissions can affect our ability to successfully process the application successfully.

Prepared in support of a home loan application by	<b>Bank reference (office use)</b>
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**Mortgaged property details**

<b>Property identifiers</b>		Title type (such as Leasehold or Freehold)	
Identifying title number		Survey plan number	
Address			
Area			
Town/City		State	
<b>Property type</b>	<input type="checkbox"/> House	<input type="checkbox"/> Semi	<input type="checkbox"/> Townhouse
	<input type="checkbox"/> Flat	<input type="checkbox"/> Complex	<input type="checkbox"/> Other
<b>Primary construction - walls</b>	<input type="checkbox"/> Brick	<input type="checkbox"/> Wood	<input type="checkbox"/> Stone
	<input type="checkbox"/> Metal	<input type="checkbox"/> Other	
<b>Primary construction - roof</b>	<input type="checkbox"/> Tile	<input type="checkbox"/> Thatch	<input type="checkbox"/> Metal
	<input type="checkbox"/> Concrete	<input type="checkbox"/> Other	
<b>Primary use</b>	<input type="checkbox"/> Primary residence	<input type="checkbox"/> Second residence	<input type="checkbox"/> Investment or rental
	<input type="checkbox"/> Business premises	<input type="checkbox"/> Other	
<b>Secondary use (if any)</b>			<input type="checkbox"/> Other
Remaining lease term (YY)	Estimated property value		Expected rental income (if any)
<b>Expected subsidy</b>	<input type="checkbox"/> None	<input type="checkbox"/> Employer	<input type="checkbox"/> Government
			Subsidy amount (if not in 'Net per payslip')
Property insurer			Insured amount
Market value			Property purchase price
Managing agent	Household contents		Telephone
Contact to gain access to property			Telephone

**Existing home loan details**

Bank name	
Account number	Registered amount
Outstanding balance	Remaining loan term

**New loan required (office use only)**

Loan type		Loan amount	
Interest rate	<input type="radio"/> Fixed	<input type="radio"/> Variable	
<b>Loan purpose</b>	<input type="radio"/> Property purchase	<input type="radio"/> Equity release	<input type="radio"/> Improvements/development
	<input type="radio"/> Move from other bank	<input type="checkbox"/> Other (specify)	

**New loan required (continued) (office use only)**

Land purchase price	Building purchase price		
Estimated transfer costs	Available deposit		
Repayment method	<input type="radio"/> Salary deduction	<input type="radio"/> Debit order	<input type="radio"/> Stop order
	<input type="radio"/> Direct deposit		
Loan term (YY)	Preferred payment day (DD)	SC	BR
		MG	
<b>(Bank use)</b>	Account number		

Customer to initial \_\_\_\_\_

**Property transfer (excludes equity release and home improvements)**

Purchase price

Estimated transfer costs

Available deposit

Name of seller

**Transferring attorney****Registering attorney (office use only)**

Name

Address

Contact name

Telephone and fax

**Customer declaration**

I/We hereby authorise the Bank to debit my/our account and credit my/our home loan account within 30 days of the mortgage being registered or upon drawdown as per the limit approved.

I/We authorise the Bank to increase the monthly instalment in the event of an increase in the interest rate.

I/We confirm that the information supplied in the application form is true and correct, and that the Bank may use such information to assess the loan application. Materially incorrect information could lead to this loan facility being withdrawn and intentional or negligent disclosure may lead to possible criminal liability.

Assessment of properties undertaken by the Bank are to ascertain whether the land and improvements thereon have sufficient apparent value for the property to act as security for the loan granted and also assess the replacement value of the improvements for insurance purposes. The assessment is for the Bank's internal purposes only and no warranties whatsoever in respect of the property, its condition, the purchase price or the insurance figure are given or implied in the granting of the loan.

The Bank accepts no liability for any defects whether latent or patent in the property or the sum insured, being either land or improvements as a result of assessment of the property by the Bank. Where concerns regarding the property exist, it is responsibility of the customer to seek appropriate independent expert advice.

The property will at all times be insured at the replacement cost on Stanbic Bank Uganda's terms and through its nominated insurers for the amount stated by the applicant, or for the Bank's figure, whichever is the higher.

I/We understand that if a loan is granted to me/us by the Bank, all costs and fees in connection with insurance and the drawing up and registration of a mortgage will be for my/our own account.

The Bank is authorised but not obliged to act on instructions transmitted by the applicant through a facsimile, unless advised to the contrary by the applicant.

In the event of late/returned payments, the Bank reserves the right to charge overdue interest or penalties as determined by the Bank.

The Bank is authorised to verify any information given on this application form, and generally making whatever enquiries it seems from any source whatsoever.

	<b>Printed name</b>	<b>Signature</b>	<b>Date (CCYY-MM-DD)</b>
Main applicant			
Spouse or co-applicant			
Surety/Guarantor			
Surety/Guarantor			

We are authorised to verify any information given on this application form, and generally make any enquiries from any source whatsoever.

Searches and valuation assessments of properties undertaken by us are to ascertain whether the land and improvements to it have sufficient apparent value for the property to act as a security for the loan granted and also assess the replacement value of improvements for insurance purposes. Such searches and valuation assessments are for our internal purposes only and no warranties whatsoever in respect of the property, its title, condition, the purchase price or the insurance amount are given or implied in the granting of the loan. The cost of such searches will be for your account.

We will only act on instructions transmitted by you by way of facsimile in the event that you authorise us to do so and provide us with a signed fax indemnity prepared by us.

Customer to initial \_\_\_\_\_

## Home Loans Protection Plan

I/My means we/our when the home loan is in two names.

(Please tick the appropriate instruction)

- As life cover is mandatory for this home loan, I hereby authorise **Stanbic Bank** to arrange life cover to settle the outstanding balance on my home loan account in the event of death and disability, I authorise **Stanbic Bank** to debit my account with the Life insurance premiums. I understand that any granted cover will be subject to the provisions of the Master Policy

### Insurance details

Loan amount \_\_\_\_\_ First Life (Name and surname) \_\_\_\_\_ Date of birth \_\_\_\_\_

Monthly premium \_\_\_\_\_ Second Life (Name and surname) \_\_\_\_\_ Date of birth \_\_\_\_\_

Loan period \_\_\_\_\_

Or

- I hereby undertake to cede a suitable policy to **Stanbic Bank** before registration. Should I be unable to do so before bond registration, **Stanbic Bank** may arrange appropriate cover on my/our behalf.

Signature \_\_\_\_\_

## Home Owners Comprehensive insurance

- 1 The bank will arrange suitable short term insurance to protect their insurable interest in the property.
- 2 The premium is based on the insurance value of the property (the repair or replacement cost).
- 3 **Stanbic Bank** will debit my account with the premiums on a monthly basis.
- 4 Further insurance premiums will be added to the principal debt if they are not paid.
- 5 Subsidence and landslip cover  Yes  No (Subject to insurers approval)

### Insurance details

Property insurance value \_\_\_\_\_ Monthly premium \_\_\_\_\_

## Declaration by the borrowers

I, the first life insured and the second life insured (where applicable) declare that:

- 1 I am presently in good health and have not undergone any treatment for any condition apart from minor ailments such as common colds and influenza.
- 2 I am aware that any pre-existing medical condition, apart from minor ailments such as e.g. flu, for which I/we have received treatment from any medical practitioner may be excluded in terms of the policy conditions.
- 3 I am aware that any pre-existing conditions may invalidate a claim under this policy. I further understand that no benefit will be paid if the cause is due to my own actions within the first 24 months.
- 4 I hereby authorise Stanbic or the insurance company to obtain any information from any person which they deem necessary, and to share information in any related policy or other document with other insurers.
- 5 I hereby cede and assign all my rights, title and interest in this Assurance to **Stanbic Bank** as security for such debt.
- 6 I am aware that the Master Policy is available for my inspection on demand from **Stanbic Bank**.

First Life insured \_\_\_\_\_

Second Life insured \_\_\_\_\_

Customer signature \_\_\_\_\_

Customer signature \_\_\_\_\_

Date \_\_\_\_\_

Date \_\_\_\_\_

## For bank use only

Home Owners Comprehensive policy number \_\_\_\_\_

Home Loan Protection Plan number \_\_\_\_\_

## Credit Reference Bureau Consent clause

By submitting an application for credit facilities, the Customer agrees to be bound by the following requirements relating to the submission of information to the Credit Reference Bureau and the issue of a financial card whether or not the application for credit facilities is approved;

### Definitions

“**Credit Reference Bureau**” means CompuScan CRB Limited and any other credit reference bureau that may be licensed by the Central Bank of Uganda;

“**Customer Credit Information**” means information concerning

- i a customer's credit history, including applications for credit, credit agreements to which the customer is or has been a party, pattern of payment or default under any such credit agreements, incidence of enforcement actions with respect to any such credit agreement, the circumstances of termination of any such credit agreement
- ii a customer's financial history, including the customer's past and current income, assets and liabilities and other matters with respect to a customer's income and financial means,
- iii a customer's education, employment, career, professional or business history, including the circumstances of termination of any employment, career, professional or business relationship or
- iv a customer's identity, including the customer's name, date of birth, identity number, marital status and family relationships, past and current addresses and other contact details and related matters

“**Data**” means the raw factual information furnished by the Bank to the Credit Reference Bureau including, but not limited to, credit applications, credit agreements, payment history or patterns or Customer Credit Information collected and arranged by the Credit Reference Bureau and its employees and processed by the Credit Reference Bureau's computer systems which are stored on the Database

“**Financial Card**” means a card with biometric fingerprint identification information used to identify the customer.

### Consent to Disclosure of confidential information

#### The Customer hereby

- a irrevocably consents to the Bank collecting, receiving, compiling and retaining any Customer Credit Information about the Customer for purposes of:
  - i assisting the Bank to perform its statutory assessment of the customer's creditworthiness;
  - ii deciding whether or not to grant the customer credit; and
  - iii monitoring the customer's credit profile should the Bank grant the customer credit; and
  - iv filing the Bank's Customer Credit Information with the Credit Reference Bureau.
- b consents to the receipt, sharing, provision and exchange of Data with the Credit Reference Bureau and with other licensed financial institutions and micro finance deposit taking institutions through the Credit Reference Bureau provided that the Customer reserves the right to lodge a complaint with the Credit Reference Bureau or to challenge any Customer Credit Information held by the Credit Reference Bureau in respect of the customer;
- c acknowledges that the Customer Credit Information obtained may be positive or negative information regarding the Customer's payment record;
- d acknowledges that the Credit Reference Bureau is required by law to collect negative information on the background and credit history relating to the nonperforming obligations of the Customer;
- e consents to the collection, recording, retention and submission of positive Data relating to the Customer's economic, financial and commercial obligations in order to determine the customer's overall debt exposure and capacity to pay.

### Provision of financial card

The Customer acknowledges that the Bank may provide a financial Card to the customer, and agrees that:

- a the Bank may take the customer's biometric details including finger prints, photographs and other unique identification details for purposing of issuing the customer with the financial card;
- b the Bank may provide to the Credit Reference Bureau the customer's personal information including fingerprints, photographs as well as name and contact details amongst other identifying information;
- c the information on the Financial Card may be used to link credit profiles and financial information to the customer which information will be housed on the Database files of the Credit Reference Bureau; and
- d the Financial card may be used to verify the identity of the customer at the Bank or at any other institution with a compatible card reading device..

### 1 Authorised signatory

### 1 Witness

Signature

Signature

Name

Name

Designation (where applicable)

Designation (where applicable)

Date (CCYY-MM-DD)

Date (CCYY-MM-DD)

### 2 Authorised signatory

### 2 Witness

Signature

Signature

Name

Name

Designation (where applicable)

Designation (where applicable)

Date (CCYY-MM-DD)

Date (CCYY-MM-DD)



**Office use only****Information checklist**

<b>Proof of:</b>			<b>Checks of:</b>			
Identity	<input type="radio"/> Yes	<input type="radio"/> No	Other credit agreements/facilities	<input type="radio"/> Yes	<input type="radio"/> No	
Employment	<input type="radio"/> Yes	<input type="radio"/> No	Six months' account statements (new customers)	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Income (three months' pay slips)	<input type="radio"/> Yes	<input type="radio"/> No	Offer to purchase	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Address (most recent utility statement)	<input type="radio"/> Yes	<input type="radio"/> No	Customer profile updated	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A

**Branch**

Customer segment	Business introducer
Market segment	Stanbic Bank contact
If current account held, please state type	Branch name/Identifier
Comments	
Staff name	Staff number
Scheme application <input type="radio"/> Yes <input type="radio"/> No	Scheme name
Signature	Date (CCYY-MM-DD)

**Credit**

<b>Decision</b>	<input type="radio"/> Accept	<input type="radio"/> Decline	<input type="radio"/> Refer
Comments			

**Final offer, if different from request**

Loan amount	Loan term	Interest rate
Conditions		
Staff name	Staff number	
Signature	Date (CCYY-MM-DD)	