



LOAN APPLICATION AND CONTRACT FORM

NMB Bank Ltd (Hereinafter referred to as "the Lender" which expression, unless repugnant to the context or meaning hereof, shall include its successor(s), administrator(s) or permitted assignee(s)) is a registered financial institution established and existing under the laws of Zimbabwe and having its registered corporate offices at 19207 Borrowdale Road, Harare.

CUSTOMER PERSONAL DETAILS

First name (s)	<input type="text"/>	Surname (s)	<input type="text"/>
Nationality	<input type="text"/>	ID	<input type="text"/>
Marital status	<input type="text"/>	D.O.B	<input type="text"/>
Cell number	<input type="text"/>	Number of Dependents	<input type="text"/>
		EC Number	<input type="text"/>
Residential Address:	<input type="text"/>	Property Ownership:	<input type="checkbox"/> Employer Owned <input type="checkbox"/> Rented <input type="checkbox"/> Mortgage <input type="checkbox"/> Family <input type="checkbox"/> Owned without mortgage
Period at current address:	Years <input type="text"/>	Months	<input type="text"/>

SPOUSE DETAILS	
Full name:	<input type="text"/>
	<input type="checkbox"/> W <input type="checkbox"/> H
Cell number:	<input type="text"/>
Address:	<input type="text"/>

NEXT OF KIN DETAILS	
Full name	<input type="text"/>
Relationship	<input type="text"/>
Cell number	<input type="text"/>
Address	<input type="text"/>

EMPLOYMENT DETAILS

Employer/Ministry Name:	<input type="text"/>	Job Title	<input type="text"/>
Employer's Address	<input type="text"/>	Date of employment	<input type="text"/>
Name of immediate Manager:	<input type="text"/>	Cell number of immediate Manager	<input type="text"/>
Gross salary	<input type="text"/>	Net Salary	<input type="text"/>
Other Sources of Income	<input type="text"/>	Monthly revenue	<input type="text"/>
Banking details: Bank name	<input type="text"/>	Branch	<input type="text"/>
		Account number	<input type="text"/>

LOAN APPLICATION DETAILS

Cash Price/Product value	<input type="text"/>	Total Loan Amount	<input type="text"/>	Loan Purpose <input type="text"/>
Interest Rate:	<input type="text" value="8%"/>	Administration Fee:	<input type="text" value="7%"/>	
Monthly Installment	<input type="text"/>			
Loan Tenure in months	<input type="text" value="Other (Specify):"/>			

EARLY CONTRACT TERMINATION

The borrower has the option to pay up the loan earlier than the maturity date at no extra charge.

IMPORTANT NOTICE & UNDERTAKINGS

1. The terms and conditions highlighted in this agreement can be explained in the Borrowers local language upon request of the borrower.
2. NMB Bank reserves the right to decrease or increase the instalment amount or adjust the tenure where loan performance is an issue. This will be effected post a thirty-day notice period communicated to the client.
3. I hereby conclusively and unconditionally cede my loan proceeds from NMB Bank to Approved Vision (Pvt) Ltd.

DECLARATION

I declare that the information given above is accurate and correct. I am aware that falsifying information automatically leads to decline of my loan application. I authorize NMB Bank to obtain and use the information obtained for the purposes of this application from the recognized credit bureau. I authorize NMB Bank to obtain references from friends, relatives, neighbors and business partners including visits to my home and verification of my assets. I undertake to provide all documents required by NMB Bank and to update all records in the event of change of any personal details. I hereby consent to be covered by NMB Bank insurance policy that NMB Bank takes out with the insurance company of its choosing and further cede my rights to NMB Bank in the event of a claim.

Full Name:	<input type="text"/>	Signature:	<input type="text"/>	Date:	<input type="text"/>
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FOR OFFICIAL USE ONLY

Received & Checked by:	Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>
Approved by:	Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>

KYC CHECKLIST:

- Copy of ID, License, Valid Passport
- Pay-slip (within 90 days)
- Acknowledgement of Debt
- Passport Photo
