

Information checklist

Proof of:			Check for:		
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
			Spousal consent letter	<input type="radio"/> Yes	<input type="radio"/> No <input type="radio"/> N/A

Outright property purchase
Salaried applicants

Fully and properly completed Home Loan application form	<input type="radio"/> Yes	<input type="radio"/> No
Immediate past 12 months salary account statements (for new customers)	<input type="radio"/> Yes	<input type="radio"/> No
Valid offer letter from seller	<input type="radio"/> Yes	<input type="radio"/> No
Letter of introduction from employer's HR	<input type="radio"/> Yes	<input type="radio"/> No
Copy of valid means of identification (int'l passport/drivers license/national ID)	<input type="radio"/> Yes	<input type="radio"/> No
Copy of title documents to the property	<input type="radio"/> Yes	<input type="radio"/> No
Search report from a bank approved lawyer	<input type="radio"/> Yes	<input type="radio"/> No
Valuation report from a Bank approved valuer	<input type="radio"/> Yes	<input type="radio"/> No
Eligibility calculator	<input type="radio"/> Yes	<input type="radio"/> No
Completed and signed CRMS 100 form (to be provided by the branch)	<input type="radio"/> Yes	<input type="radio"/> No
Evidence of requisite equity contribution	<input type="radio"/> Yes	<input type="radio"/> No

Self employed applicants

In addition to the documents listed above, the following are required:

Company profile	<input type="radio"/> Yes	<input type="radio"/> No
Company's last 12 month account statement (where banking relationship with our bank is new)	<input type="radio"/> Yes	<input type="radio"/> No
2 years audited financial reports	<input type="radio"/> Yes	<input type="radio"/> No
Cash flow projections	<input type="radio"/> Yes	<input type="radio"/> No
Form CO2/CO7 (particulars of directors)	<input type="radio"/> Yes	<input type="radio"/> No
Certificate of registration/incorporation	<input type="radio"/> Yes	<input type="radio"/> No

Equity release
Applicants in salaried employment

All the requirements listed under outright property purchase above for salaried applicants apply except for valid offer letter from vendor. The additional requirement is proof of purpose for which loan is being sought.

Self employed applicants

All the requirements listed under outright property purchase above for self employed applicants apply except for valid offer letter from vendor. The additional requirement is proof of purpose for which loan is being sought.

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.

Originator ID	Originator branch	Campaign code	Campaign amount
<input type="radio"/> Individual	<input type="radio"/> Joint	<input type="radio"/> First time borrower	<input type="radio"/> Repeat borrower
Your role		<input type="radio"/> Primary applicant	<input type="radio"/> Co-applicant
		<input type="radio"/> Guarantor	

Personal information

Title	First name	Surname
Middle name(s)		Other name(s)
Date of birth (CCYY-MM-DD)		Gender <input type="radio"/> Male <input type="radio"/> Female

Personal identification

<input type="radio"/> National ID	<input type="radio"/> Passport	<input type="radio"/> Driver's licence	Identifying number	<input style="width:100%;" type="text"/>
Date issued (CCYY-MM-DD)		Expiry date (CCYY-MM-DD)		
Country of issue		Country of residence		
Nationality		Tax Identification Number (TIN)		

Telephone (country code - area code - phone number, e.g. 234 1 270 9444 or 234 802 339 4176)

Telephone (Home)	Telephone (Work)
Mobile number 1	Mobile number 2
<input type="checkbox"/> Send statement via email	Email address

Current residential address

Address		
LGA	City	State
Living at address since (CCYY-MM-DD)		
Residential status	<input type="checkbox"/> Rent	<input type="checkbox"/> Own
	<input type="checkbox"/> Living with parents	<input type="checkbox"/> Other <u>please specify</u>
Postal address		
LGA	City	State

Marital status and dependants

<input type="radio"/> Single	<input type="radio"/> Married	<input type="radio"/> Divorced	<input type="radio"/> Widowed
How married	<input type="radio"/> Civil	<input type="radio"/> Religious	<input type="radio"/> Customary
Number of dependant	Spouse	Children	Other

Spouse's details (if applicable)

Title	First name	Surname
Mobile number	Email address	

Emergency contact detail (not living in the same address)

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

Customer to initial _____

Employment details

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

Employer	Employer's name		Scheme name		
	Industry/sector		Type (e.g. Private Company, Local Government)		
	Telephone (country code - area code - phone number, e.g. 234 1 270 9444 or 234 802 339 4176)				
	Primary		Other		
Contact	Web address				
	Address				
	LGA		City	State	
	Employment details				
Employee	Employee number	Employment date (CCYY-MM-DD)	Contract expiry, if contract (CCYY-MM-DD)		
	Occupation	Designation (e.g. manager, supervisor, owner)			
	Highest level of education		Pay date (DD)		
	Gross monthly salary	Net monthly salary	Pay frequency (if not monthly)		

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

Employer name	Period employed (YY-MM)
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Financial information

Rent/mortgage payment	Vehicle finance payment
Other verifiable monthly income	Other debt payments
Guaranteed periodic allowance	Other monthly commitments

Main banking account details

Account type
 Current
 Transactional
 Savings
 Other, please specify _____

Account number
Salary account Yes No

Account name _____

Bank or financial institution	Branch	Branch code
Date account opened (CCYY-MM-DD)	Overdraft limit	

Existing unsecured loans and other credit facilities (term loans, credit cards, overdraft, student loan, etc.)

Total outstanding balance <input type="text"/>	Total monthly repayment on existing loans <input type="text"/>
Have you been declared insolvent in the last ten years? <input type="radio"/> Yes <input type="radio"/> No	If yes, rehabilitation date (CCYY-MM-DD) _____ (please attach proof)
Are you a guarantor/surety for anybody or anything else? <input type="radio"/> Yes <input type="radio"/> No	If yes, please give details of guarantee _____

Mortgaged property details

Property identifiers Title type (e.g. Leasehold or Certificate of Occupant or Freehold)

Address _____

Town/City _____

Property type
 House
 Semi
 Townhouse
 Flat
 Complex
 Vacant land
 Other

Primary use
 Primary residence
 Second residence
 Investment or rental
 Business premises
 Other

Secondary use (if any)
 residence
 residence
 or rental
 premises
 Other

Remaining lease term (YY) _____

Mortgaged property details (continued)

Expected subsidy	<input type="checkbox"/> None	<input type="checkbox"/> Employer	<input type="checkbox"/> Government	Subsidy amount (if not in 'Net per payslip')
Insured amount				Market value
Property purchase price				Managing agent
Contact to gain access to property				Telephone

Existing home loans details

Bank name				Account number
Registered amount	Outstanding balance			Remaining loan term

Mortgage Loan required (office use only)

Loan type				Loan amount	
Interest rate	<input type="radio"/> Fixed	<input type="radio"/> Variable	Score <input type="text"/>	Base rate <input type="text"/> - <input type="text"/>	Margin <input type="text"/> - <input type="text"/>
Loan purpose	<input type="radio"/> Property purchase	<input type="radio"/> Equity release	<input type="radio"/> Refinancing		
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)	
MV	<input type="text"/>			IRV insurance	<input type="text"/>
Valuer's name/code				Valuation	

Credit Card Application

Request for MasterCard Credit Card Yes No **Prefer** Dollar MasterCard Naira MasterCard Both

I the principal cardholder Confirm that I have read the Credit Card terms and conditions and agree to be bound by it. I hereby authorise **Stanbic IBTC Bank PLC** to debit my Current Account each month with (10%) of the minimum amount outstanding on the card.

Signature of principal cardholder _____ Date (CCYY-MM-DD) _____

To which Stanbic IBTC Bank branch do you wish the card to be sent? _____ Branch

Official use

Credit Card limit (USD)	Amount in words
Credit Card limit (NGN)	Amount in words

Generator Set Finance

Do you require Generator Set Finance? Yes No **Amount required NGN** _____

Customer declaration

I/We hereby authorise you 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 you to increase the monthly installment 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 you 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.

In the event that I request you to send me a statement or other information by email, I/we agree to indemnify you against any claim or liability that may arise or be made by any person (including myself) against it in consequence of the supply of such information by email.

Assessment of properties undertaken by you 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 your internal purposes only and provide 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.

You accept 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 you. Where concerns regarding the property exist, it is my/our responsibility to seek appropriate independent expert advice.

The property will at all times be insured at the replacement cost on **Stanbic IBTC Bank PLC** terms and through an insurer on your approved list for the amount stated by me/us, or for your figure, whichever is the higher.

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

You are authorised but not obliged to act on instructions transmitted by me/us through a facsimile, unless advised to the contrary by me/us.

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

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

Customer to initial _____

Customer declaration (continued)

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

General terms and conditions

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.

In the event that I/we request the bank to send me/us a bank statement or any other information by any means, I/we agree to indemnify you against any claim/s or liability that may arise or be made by any person (including myself/ourselves) against it in consequence of the supply of such information by the requested means.

Home Loans Protection Plan

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

(Please tick the appropriate instruction)

- Optional, I/we hereby authorise **Stanbic IBTC Bank PLC** to arrange life cover to settle the outstanding balance on my home loan account in the event of death and disability, I/we authorise **Stanbic IBTC Bank PLC** to debit my account with the Life insurance premiums. I/we 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
Annual premium	Second Life (Name and surname)	Date of birth
Loan period		

Or

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

Signature _____

Home Owners Comprehensive Insurance

- Stanbic IBTC Bank PLC** will arrange suitable insurance to protect their insurable interest in the property.
- The premium is based on the insurance value of the property (the repair or replacement cost).
- Stanbic IBTC Bank PLC** will debit my/our account with the premiums on an annual basis.
- Further insurance premiums will be added to the principal debt if they are not paid.
- Subsidence and landslip cover Yes No (Subject to insurers approval)

Insurance details

Property insurance value	Annual premium
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Declaration by the borrowers

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

- I/we are presently in good health and have not undergone any treatment for any condition apart from minor ailments such as common colds and influenza.
- I/we are 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.
- I/we are aware that any pre-existing conditions may invalidate a claim under this policy and that benefits will only be paid in accordance with the terms of the policy.
- I/we 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.
- I/we hereby cede and assign all my rights, title and interest in this Insurance to **Stanbic IBTC Bank PLC** as security for such debt.
- I/we are aware that the Master Policy is available for my inspection on demand from **Stanbic IBTC Bank PLC**.
- I/we will advise **Stanbic IBTC Bank PLC** upon cancellation of any associated life or asset insurance policy.

Customer to initial _____

Declaration by the borrowers (continued)

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, you agree to be bound by the following requirements relating to the submission of information to the Credit Reference Bureau whether or not the application for credit facilities is approved;

Definitions

“Credit Reference Bureau” means all registered credit reference bureaus being utilized by the Bank from time-to-time;

“Customer Credit Information” means information concerning:

- i your credit history, including applications for credit, credit agreements to which you are or have 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 your financial history, including your past and current income, assets and liabilities and other matters with respect to your income and financial means;
- iii your education, employment, career, professional or business history, including the circumstances of termination of any employment, career, professional or business relationship; or
- iv your identity, including your 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 us 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 in the database

Consent to disclosure of confidential information

You hereby

- a irrevocably consent to us collecting, receiving, compiling and retaining any Customer Credit Information about you for purposes of:
 - i assisting us to perform our assessment of your creditworthiness;
 - ii deciding whether or not to grant you credit;
 - iii monitoring your credit profile should we grant you credit; and
 - iv filing our Customer Credit Information with the Credit Reference Bureau.
- b consent to the receipt, sharing, provision and exchange of data with Credit Reference Bureau and with other licensed financial institutions and micro finance deposit taking institutions through the Credit Reference Bureau provided that you reserve 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 your respect;
- c acknowledge that the Customer Credit Information obtained may include positive or negative information regarding your payment record;
- d acknowledge that the Credit Reference Bureau is authorised to collect negative information on the background and credit history relating to any non performing obligations you may have;
- e consent to the collection, recording, retention and submission of all data relating to your economic, financial and commercial obligations in order to determine your overall debt exposure and ability to pay.

1 Authorised signatory	1 Witness
Signature	Signature
Name	Name
Designation (where applicable)	Designation (where applicable)
Date (CCYY-MM-DD)	Date (CCYY-MM-DD)

Branch details (customer consultants)

Customer segment	Relationship Officer
Branch name	Staff member’s number
Scheme application <input type="radio"/> Yes <input type="radio"/> No	Scheme name
Signature	Date (CCYY-MM-DD)

Customer to initial _____

Office use only (Verification unit)

Verification checklist

Proof of identity	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Proof of income	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Proof of address	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Other credit agreements/facilities	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Existing account(s) conducted satisfactorily	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Six months' bank account statements (for new customer)	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Proof of employment	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Terms and conditions initialled by customer	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Other loan account status	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Salary domicile	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>

Verification unit consultant

Staff name	Staff number
Signature	Date (CCYY-MM-DD)

Credit

Decision

Accept Decline Refer

Comments

Final offer, if different from request

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

Credit bureau details

Bureau name	Bureau score	
<input type="checkbox"/> Match found <input type="checkbox"/> No match found <input type="checkbox"/> Not available	Worst status	
Worst months past due	Total number of judgements or handovers in 24 months	
Total number of enquires in 12 months	Number of other payment profiles	
Value of judgements or handovers	Total instalment on other payment profiles	
Balance of other payment profiles		