

CONSUMER LOAN APPLICATION FORM

PERSONAL INFORMATION

NAME: _____
(SURNAME) (FIRST NAME) (MIDDLE NAME)

SEX: _____ DATE OF BIRTH: _____ MARITAL STATUS: _____

RESIDENTIAL ADDRESS: _____
Tel. No. _____

DO YOU OWN WHERE YOU LIVE? _____

HOW LONG HAVE YOU BEEN LIVING THERE? _____

PASSPORT AND DRIVERS LICENCE NOS. (Please specify) _____
(Attach copies of this document)

NAME OF NEXT OF KIN: _____ STATE REALTIONSHIP: _____

ADDRESS OF NEXT OF KIN: _____
Tel. No. _____

BANK PHB BRANCH WHERE ACCOUNT IS DOMICILED: _____ ACCOUNT NO: _____

LENGTH OF RELATIONSHIP WITH BANK PHB: _____

OCCUPATION: _____

EMPLOYER NAME & ADDRESS: _____
Tel. No. _____

POSITION: _____ LENGTH OF SERVICE WITH PRESENT EMPLOYER: _____

IF LESS THAN 2 YEARS, STATE PREVIOUS EMPLOYER: _____

NAME OF GUARANTOR (if any) _____ RELATIONSHIP WITH GUARNTOR _____

ADDRESS OF GUARANTOR _____

REQUEST

AMOUNT OF LOAN: _____

PURPOSE FOR WHICH FACILITY IS REQUIRED: _____

COST OF ITEM TO BE ACQUIRED _____

INTENDED REPAYMENT PERIOD IN MONTH: _____

SOURCE OF REPAYMENT: _____

HOW DO YOU INTEND TO REPAY? (Tick the one appropriate)

MONTHLY

QUARTERLY

LUMP SUM

FROM ACCOUNT NUMBER _____ IN _____ BANK

SECURITY PROPOSED: _____

ARE YOU CURRENTLY ENJOYING ANY CREDIT OR LEASE FACILITY (Tick the one appropriate)? YES _____ NO _____

IF YES, GIVE DETAILS _____

PERSONAL FINANCIAL INFORMATION OF APPLICANT

<u>MONTHLY INCOME</u>		<u>BALANCE SHEET</u>	
	₦		₦
BASIC SALARY	.....	<u>ASSETS</u>	
ALLOWANCES	.....	CASH ON HAND & BANK	.....
OTHER INCOME (PLEASE SPECIFY)	.....	SECURITIES OWNED (VALUE)	.....
TOTAL INCOME (A)	.....	RECEIVABLES (VALUE)	.....
		REAL ESTATE OWNED (VALUE)	.....
		AUTOMOBILES (VALUE)	.....
		OTHERS (SPECIFY)	.....
<u>MONTHLY EXPENSES</u>		TOTAL (X)	.....
Household commitments (e.g. Mortgage, rent, utility bills etc)	.....	<u>LIABILITIES</u>	
others financial commitment (e.g. car loans, personal loans, etc)	.....	LOANS (SPECIFY)	.....
Other monthly expenditure (e.g. Food, clothing, entertainment)	.....	OTHERS (SPECIFY)	.....
TOTAL EXPENSES (B)	.....	TOTAL (Y)	.....
NET INCOME (A-B)	.....	NETWORTH (X-Y)	.....

THE APPLICANT SHOULD ATTACHED HIS/HER LAST 3 MONTH PAY SLIP (Can provide statement of account in the absence of this)

Declaration

I hereby declare that the information given above is true and correct to the best of my knowledge

DATE _____ SIGNATURE OF BORROWER _____

DATE _____ SIGNATURE OF ACCOUNT OFFICER _____

