



Home Loan Application Personal Details

Information checklist

Outright property purchase

Salaried applicants

A

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|--|------------------------------|-----------------------------|
| Completed Home Loan Application Form | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Letter of Introduction from Employer's HR | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Recent three (3) months' pay slips | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Copy of valid means of identification (International passport or Drivers license or National ID) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Recent six (6) months salary account statements (For New Customers) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

B

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|--|------------------------------|-----------------------------|
| Valid offer letter from Seller * | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Evidence of requisite Equity Contribution* | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Copy of title documents to the property | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Search report from Bank approved Lawyer | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Valuation report from a Bank approver Valuer | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Fees for Property Search, Verification and Valuation | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

C

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|---|------------------------------|-----------------------------|
| Spousal consent letter (For joint applications) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|---|------------------------------|-----------------------------|

Self employed applicants

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

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|--|------------------------------|-----------------------------|
| Company Profile | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Recent two (2) years audited financial reports | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Cashflow projections | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Form CO2 or CO7 (particulars of Directors) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Certificate of Registration/Incorporation | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| Company's recent twelve (12) month account statement (For new Customers) | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Equity release

All requirements listed under outright property purchase above for salaried applicants or self employed applicants apply except valid offer letter from vendor and evidence of requisite equity contribution. The additional requirement is proof of purpose for which loan is being sought.

Separate forms are to be completed by the main applicant and co-applicant. Please use block letters and complete the form as accurately as possible.

Originator ID	Originator branch
<input type="checkbox"/> Individual	<input type="checkbox"/> Joint
<input type="checkbox"/> First time borrower	<input type="checkbox"/> Repeat borrower
Your role	<input type="checkbox"/> Primary applicant <input type="checkbox"/> Co-applicant

Personal information

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

Telephone (country code - area code - phone number, e.g. 234 1 270 9444 or 234 802 000 1234.)

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

Marital status: Single Married Divorced Widowed

Spouse's details (If applicable)

Title	First Name	Surname
Middle name (s)	Other name (s)	
Email address	Mobile number	

Are you using 25% of your Retirement Savings Account (RSA) balance as equity contribution? Yes No

Retirement Savings Account (RSA) PIN
Name of Pension Fund Administrator (PFA)

For Joint Mortgage Applications:

Spouse's details

Title	First Name	Surname
Middle name (s)	Other name (s)	
Evidence of Marriage	<input type="checkbox"/> Yes <input type="checkbox"/> No	Retirement Savings Account(RSA) PIN
Pension Fund Administrator (PFA)		

Amount of equity payable by each applicant Applicant 1 Applicant 2

By signing this application form, I hereby consent that a non-checking account be opened in my name to receive my 25% RSA balance as Equity Contribution

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	please specify	
Postal address	LGA	City	State

Emergency contact detail (not living in the same address)

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

Employment details

<input type="checkbox"/> Permanent	<input type="checkbox"/> Private practice	<input type="checkbox"/> Self-employed	<input type="checkbox"/> Contract	<input type="checkbox"/> Part-time	<input type="checkbox"/> Pensioner	<input type="checkbox"/> Student	<input type="checkbox"/> Unemployed
Employer's name	Scheme name						
Industry/sector	Type (e.g. Private Company, Local Government)						

Customer to initial _____

Employer	Telephone (country code - area code - phone number, e.g. 234 1 270 9444 or 234 802 000 1234.)		
	Primary	Other	
Employee	Address		
	LGA	City	State
	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)	Guaranteed periodic allowance
	Gross monthly salary	Net monthly salary	Pay frequency (if not monthly)

Other existing loan repayments

Other debt payments Other monthly commitments

Main banking account details

Account type Current Savings Other, please specify _____

Account number Salary account Yes No

Account name _____

Bank Branch Branch code

Mortgaged property details

Property purchase price Remaining lease term(YY)

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

Address _____

Town/City State

Property type House Semi-detached Townhouse Flat Bungalow Terrace Other

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

Secondary use (if any) _____ _____ _____ _____ Other _____

Expected subsidy None Employer Government Subsidy amount (if not in 'Net per payslip') _____

Property search, verification and Valuation fees must be provided upfront in your account Yes No

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. 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. 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. 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 or email, 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. 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.

	Name	Signature	Date (CCYY-MM-DD)
Main applicant			
Spouse or co-applicant			

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 part, 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 Main Applicant

1 Witness

Signature	Signature
Name	Name
Designation (where applicable)	Designation (where applicable)
Date (CCYY-MM-DD)	Date (CCYY-MM-DD)

1 Spouse/co-Applicant

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="checkbox"/> Yes <input type="checkbox"/> No	Scheme name
Signature	Date (CCYY-MM-DD)