

## Vehicle and Asset Finance application

This form is to be completed by the primary applicant. Please use block letters to complete the form accurately as errors and omissions can affect our ability to process the application successfully.

Originator ID	Originator branch	Campaign code	Campaign amount
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<b>Individual</b>	<input type="checkbox"/> First time borrower	<input type="checkbox"/> Repeat borrower
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### Personal information

Title	First name	Surname
Middle name(s)		Other name(s)
Date of birth (YYYY-MM-DD)		Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Mobile number 1		Mobile number 2
<input type="checkbox"/> Send statement via email		Email address

### Emergency contact detail (not living in the same address)

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

### 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					
<b>Employer</b>	Employer's name		Scheme name		
	Industry/sector		Type (for example, Private Company, Local Government)		
	Telephone (country code - area code - phone number, for example, 234 1 270 9444 or 234 802 339 4176)				
	<b>Contact</b>	Primary		Other	
		Web address			
	<b>Address</b>	Address			
LGA		City	State		

<b>Previous employer</b> (if less than 24 months with current employer)	
Employer name	Period employed (YY-MM)

### Financial information

Rent/mortgage payment	Vehicle finance payment
Other verifiable monthly income	Other debt payments

### Main banking account details

Account type	<input type="checkbox"/> Current	<input type="checkbox"/> Transactional	<input type="checkbox"/> Savings	<input type="checkbox"/> Other, please specify _____
Account number				Salary account <input type="checkbox"/> Yes <input type="checkbox"/> No
Account name				

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

**Vehicle or asset details – Required**

Type of asset

Make

Model

**Goods description**☐ New ☐ Used ☐ Used import Year of manufacture Proposed use ☐ Personal ☐ Business

Identifying numbers

Registration

Engine

Chassis/  
Serial

Vendor name

Vendor contact

**Customer declaration**

I/We declare that to the best of my/our knowledge and belief, the particulars set out in this application form are true and correct, and that no information has been withheld, which might otherwise affect your decision. In addition, I/we confirm that I/we can afford the monthly repayments in terms of the loan obligation. I/we have read and understand the attached terms and conditions, which will only apply upon signing of the final agreement.

I/We consent to you carrying out identity, credit and fraud prevention checks and sharing information related to this application. You are authorised to verify any information given on this application form and generally make whatever enquiries it deems appropriate with any source. The information provided to you and your associates will be treated as confidential.

If I am the customer, I agree that you may allow my guarantor access to all my personal information. If I am the guarantor, I confirm that you have encouraged and advised me to obtain independent legal advice, and that I understand my commitment as guarantor, and the potential consequences of my decision. I/We authorise you and/or your research companies to contact me/us for research purposes in order to improve your products and services. I/We authorise you to tell me/us about other companies' products and services, if you believe the information will be of interest to me/us, on the understanding that my/our contact details will remain confidential until I/we express interest in their offer.

**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 and the issue of a financial card 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 credit worthiness; and
  - ii deciding whether or not to grant you credit; and
  - 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 (YYYY-MM-DD)

Date (YYYY-MM-DD)

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