

MERCANTILE CREDIT BANK LIMITED

APPLICATION FOR A PERSONAL FACILITY

Date:

1. Individual information

Name of the Applicant:

Gender: Male Female

Date of Birth: / / / /

Marital Status:Police ID:

Tin No:Pension No:

ID No:Passport No:

Permit No: Drivers License No:

Voters Card No: NSSF No:

Teacher Reg No:Financial Card:

RESIDENTIAL PHYSICAL ADDRESS:

Country of residence:

Region:

District name:

Town/City:

Parish:

Suburb: Village:

Plot No: L.C:

Street No: Street Name:

P.O. Box No:Postal Town:

Fax No:

Period stayed at this Address: **Years:** **Months:**

Ownership: **Landlord** **Tenant**

Personal E-mail:

Telephone Nos:Home: Mobile:

EMPLOYMENT DETAILS:

Employer Name:

Type of Employment: **Formal** **Informal** **Self**

Occupation/Job Title:

Employee No:Appointment **date:** **Month** **Year**

Period at Present Employment: **Years:** **Months:**

Ownership: **Landlord** **Tenant**

Country of residence:

Region:

District name:

Town/City:

Parish:

Suburb:Village:

Plot No: L.C:

Street No: Street Name:

P.O. Box No:Postal Town:

E-mail:

Telephone Nos. (Office):

Fax No:

Period stayed at present address (Business/Company)

Years:

Months:

Applicant Salary Frequency:

Annually Daily Fortnightly Irregular Schedule

Monthly Quarterly Revolving Weekly Other

Applicant Income specify the amount

Ug.Shs:.....

Dear Sir/Madam,

In accordance with the terms and conditions governing advances in your Institution, I wish to apply for a loan of Ug. Shs/US\$.....for a period ofMonths/years.

2. The purpose for which facility is required is:
.....
.....

3. Suggested Repayment proposal and source is:
.....

4. Alternatives in the event of shortage or shortfalls in earmarked sources are:
.....
.....

5. The suggested Securities and their Values are as below:
.....
.....

GENERAL INFORMATION:

a) Name of my Bank / Credit Institution, Account No. and Address.....

.....

b) I Do/don't mind if MCBL requested for confidential information about the conduct of my Account?

c) I have been granted a loan/facility by MCBL before, during the year for the amount of Shs...../US Dollars

d) Details of other facilities I am enjoying from other Banks/Financial Institutions:

Present balance:

Expiry:.....

e) Below is my other business in which I have an interest, as a Proprietor, Partner, Shareholder or Director:

.....

.....

N.B. Please enclose photocopies of Statements of your Account for the last six months/one year.

Yours faithfully,

Signature:

Date:

Recommender

Name

Address and Telephone Number

Employer if Applicable

Occupation/ Job Title

Residential Physical Address

i) For how long have you known the Applicant

ii) If the loan is granted to the applicant do you think it is within his/her capability to pay back?.....

Signature

(Recommendation should be from employers, Bankers, a person known to MCBL as a Customer, Staff, or in Government or Business). Recommendation in this case does not constitute a Guarantee.

CONSENT TO SUBMISSION OF INFORMATION TO CREDIT REFERENCE

BUREAU (CRB)

(Pursuant to Section 78 of the Financial Institutions Act 2004)

I,.....of P.O. Box Resident at
.....District whose passport size photograph
appears herein above do hereby irrevocably state as follows:

1. By submitting an application for a credit facility(ies) from Mercantile Credit Bank Ltd (hereinafter called “the bank”), I agree to be bound by the following requirements relating to the submission of information relating to my creditworthiness to the CRB and the issuance of the financial card whether or not the application for the credit facility(ies) is approved.
 - a) I irrevocably consent to the bank collecting, receiving, compiling and retaining any Customer Credit Information about me for purposes of:
 - (i) Assisting the bank to perform its statutory duty of assessment of my credit worthiness
 - (ii) Deciding whether or not to grant me the credit facility(ies) being sought; and
 - (iii) Monitoring of my credit profile should the bank grant the credit facility being sought and
 - (iv) Filing of my Credit Information with the Credit Reference Bureau.
 - b) I further consent to the receipt, sharing, provision and exchange of data with the CRB and with any other licensed Financial Institution and /or Micro Finance Deposit Taking Institution through Credit Reference Bureau provided that I reserve the right to lodge a complaint with the CRB in this regard;
 - c) I also acknowledge that the Customer Credit Information obtained may include positive or negative information regarding my payment record or credit worthiness;
 - d) I acknowledge that the CRB is required by law to collect negative information on the background and credit history relating to my non performing obligations, if any; and
 - e) I do hereby consent to the collection, recording, retention and submission of all data relating to my economic debt exposure and ability to pay.

Dated thisday of.....20.....

Signed by the said

Name of the Applicant

Signature

.....

.....

In the presence of

Name.....

.....

WITNESS