

LOAN APPLICATION



APPLIED LOAN

Special purpose of the loan/description of business plan				
Total project costs	Self-financed amount	Applied loan/limit	Requested term	Requested payment date _____ day of every month
Loan servicing/loan payment scheme				

APPLICANT

First and family name		Personal ID number		ID document no	
Postal address: Street/house		Country/town		Postal code	
Contact phone	E-mail address	Education <input type="checkbox"/> higher <input type="checkbox"/> vocational <input type="checkbox"/> secondary <input type="checkbox"/> basic <input type="checkbox"/> other		Marital status <input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> cohabitan <input type="checkbox"/> divorced <input type="checkbox"/> widow	
Spouse/cohabitant (first and family name, address, phone) (submit, if not co-applicant)					
Other family members (dependents)					
First and family name		Date of birth		Contact data (address, phone)	
1. _____		_____		_____	
2. _____		_____		_____	
3. _____		_____		_____	
4. _____		_____		_____	
Lawyer/legal adviser or other representative (name, address, phone)			Contact person/representative in Estonia (name, address, phone)		
Main bank, where the applicant's income is received			Language(s) of communication		
Type of employment contract (fixed- term, without a term) and the term					
Employer		Address		Phone	
Position		Entry into employment		Overall length of employment	
Previous employers		Position		Amount of time worked	
1. _____		_____		_____	
2. _____		_____		_____	

CO-APPLICANT

(the person, together with whom the loan is applied for and whose income and assets are considered when making the loan decision)

First and family name		Personal ID number		ID document no	
Postal address: Street/house		Country/town		Postal code	
Contact phone	E-mail address	Education <input type="checkbox"/> higher <input type="checkbox"/> vocational <input type="checkbox"/> secondary <input type="checkbox"/> basic <input type="checkbox"/> other		Marital status <input type="checkbox"/> single <input type="checkbox"/> married <input type="checkbox"/> cohabitan <input type="checkbox"/> divorced <input type="checkbox"/> widow	
Type of employment contract (fixed- term, without a term) and the term					
Employer		Address		Phone	
Position		Entry into employment		Overall lenght of employment	
Previous employers		Position		Amount of time worked	
1. _____		_____		_____	
2. _____		_____		_____	

INCOME

Average monthly net income of applicant from principal employer		Average monthly net income of co-applicant from principal employer	
Other monthly income of applicant		Other monthly income of co-applicant	
Payer	Amount	Payer	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
TOTAL monthly net income of applicant		TOTAL monthly net income of co-applicant	

EXPENSES

Expenses on housing	Insurance premiums	Food	Phone
Transport expenses	Expenses on dependants	Loans/leases	Other expenses
TOTAL expenses			

ASSETS IN THE OWNERSHIP OF APPLICAND AND CO-APPLICANT

Real estate			
Type, total area	Location	Time of acquisition	Estimated value
Participation in companies			
Name of company	Percentage of holding	No of shares	Market value
Other financial assets (investments, life insurance contracts, ect)			
Type/description	Estimated value/insured amount		

OBLIGATIONS OF APPLICANT AND CO-APPLICANT

(loan, leasing, instalment, surety, guarantee, etc.)

Type	Creditor	Amount/limit	Out-standing balance	Final term	Interest rate	Monthly payment	Collateral
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____

CREDIT CARDS OF APPLICANT AND CO-APPLICANT

Card issued by	Card type	Credit limit
_____	_____	_____

OFFERED COLLATERAL

Private residence/apartment				
Located at	Total area	No of rooms	Market value	Valued by
Other real estate	Total area	No of rooms	Market value	Valued by
Private surety/name of surety		Personal ID number		
Employer/position		Net monthly income		
Private surety/name of surety		Personal ID number		
Employer/position		Net monthly income		
Corporate surety/ name of company		Registry Code Address		
Term deposit/amount		Term		
Other assets (description)		Estimated value		

OTHER INFORMATION

(If You answers "Yes" to any of these questions, please explain below)

Have you had property foreclosed or repossessed in the last seven years?	<input type="checkbox"/>	yes	<input type="checkbox"/>	no
Have you ever been officially declared bankrupt?	<input type="checkbox"/>	yes	<input type="checkbox"/>	no
Are you a co-signer for anyone?	<input type="checkbox"/>	yes	<input type="checkbox"/>	no
Have you any lawsuit, legal action or judgement pending or outstanding?	<input type="checkbox"/>	yes	<input type="checkbox"/>	no
Do you have any tax liabilities?	<input type="checkbox"/>	yes	<input type="checkbox"/>	no

Explanation

By signing this application, I confirm to AS SEB Pank (hereinafter the Bank) that:

1. the data presented in the application is true and complete and can be certified on demand of the Bank;
2. I agree that the Bank processes my personal data mainly for the purpose of deciding the conclusion of credit and security contracts;
3. I am aware that as of the moment of signing the application, the general terms and conditions (hereinafter General Conditions), established by the Bank, shall apply to the relationship between me and the Bank;
4. the Bank has informed me that the General Conditions have been displayed at the Bank offices and on the Bank's website and I have had a possibility to examine the same;
5. I agree that the Bank processes my personal data also for other purposes as laid down in the General Conditions and the Bank is entitled to forward my personal data to third parties in cases and pursuant to procedure as stipulated in the General Conditions;
6. I am aware that the Bank has the right to request information about my payment history from the debt register and other credit institutions;
7. the Bank has informed me about my rights, arising from Personal Data Protection Act, including:
 - a. - the right to obtain at any time information from the processor of personal data concerning my personal data and the purpose of using the same and demand from the processor of personal data rectification of inaccurate data;
 - b. - the right to demand from the processor of personal data termination of processing the personal data, unless otherwise provided by law;
8. the third persons, indicated in the application have given their consent for forwarding the personal data to the Bank, which is necessary for deciding the conclusion of credit and security contracts; they have also agreed that the Bank may process their personal data for deciding the conclusion of credit and security contracts and forward the data to another company, belonging to the same group with the Bank, for providing other financial services;
9. the third persons indicated in the application have authorised me to accept the decision on the conclusion of credit or security contract, made on the basis of this application, including in cases, where the decision contains data of third persons, indicated in the application;
10. I am obliged to inform the Bank without delay of all changes in the data stated in the application.

Date _____

Signature _____

In case of false information provided in this application the bank is entitled to reject the loan application or terminate a current loan agreement on basis of violation of the agreement.

Documents to be submitted together with the loan application (Quality of documents presented for analysing (reliable sources, adequacy of information) has material impact on the loan decision and conditions):

Thorough report from the credit reporting agencies of the country of origin (income/expenses; assets/liabilities) (releases from asking additional information)

Bank account statement(s)

Confirmation of the employer on conditions of employment contract or the contract itself

Financial statements of companies, in which the applicant has material holding

Documents on paid taxes (tax return, etc)

Documents on collateral

FILLED OUT BY THE BANK

Received loan application

Name of client executive/adviser _____

Date _____

Signature of client executive/adviser _____