

Information checklist

Proof of:				Check for:			
Clear copy of valid means of identification (passport/drivers licence/national ID)	<input type="radio"/> Yes	<input type="radio"/> No		Other credit agreements/facilities	<input type="radio"/> Yes	<input type="radio"/> No	
Copy of letter employment	<input type="radio"/> Yes	<input type="radio"/> No		Last six months' account statements (for new customers)	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Income (three months' pay slips)	<input type="radio"/> Yes	<input type="radio"/> No		Offer to purchase	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Address (most recent utility statement)	<input type="radio"/> Yes	<input type="radio"/> No		Customer profile updated	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
Copy of letter of employment confirmation (where employment is less than 12 months).	<input type="radio"/> Yes	<input type="radio"/> No		Spousal consent letter	<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> N/A
2 recent identical passport photographs	<input type="radio"/> Yes	<input type="radio"/> No		Fully and properly completed personal VAF application form	<input type="radio"/> Yes	<input type="radio"/> No	
Copy of personal profile (CV/resume)	<input type="radio"/> Yes	<input type="radio"/> No		Letter of introduction from employer's HR	<input type="radio"/> Yes	<input type="radio"/> No	
Fully completed and signed CRMS 100 form of loan \geq N1m (to be provided by branch)	<input type="radio"/> Yes	<input type="radio"/> No		Valid pro forma invoice from a Bank approved dealer (reflecting cost of car inclusive of VAT)	<input type="radio"/> Yes	<input type="radio"/> No	

To be completed by the primary applicant. Please use block letters to complete the form as completely and accurately as possible, 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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Personal information

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

Personal identification

<input type="radio"/> National ID <input type="radio"/> Passport <input type="radio"/> Driver's licence Identifying number <input style="width: 150px;" type="text"/>	
Date issued (CCYY-MM-DD)	Expiry date (CCYY-MM-DD)
Country of issue	Country of residence
Nationality	

Telephone (country code - area code - phone number, e.g. 234 1 270 9444 or 234 802 339 4176)

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

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 <u>please specify</u>	
Postal address		
LGA	City	State

Marital status and dependants

<input type="radio"/> Single	<input type="radio"/> Married	<input type="radio"/> Divorced	<input type="radio"/> Widowed
How married	<input type="radio"/> Civil	<input type="radio"/> Religious	<input type="radio"/> Customary
Number of dependant	Spouse	Children	Other

Spouse s details (if applicable)

Title	First name	Surname
Mobile number	Email address	

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		State

Customer to initial _____

Employment details

Permanent
 Private practice
 Self-employed
 Contract
 Part-time
 Pensioner
 Student
 Unemployed

Employer's name Scheme name

Industry/sector Type (e.g. Private Company, Local Government)

Telephone (country code - area code - phone number, e.g. 234 1 270 9444 or 234 802 339 4176)

Primary Other

Web address

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)

Gross monthly salary Net monthly salary Pay frequency (if not monthly)

Previous employer (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

Guaranteed periodic allowance Other monthly commitments

Main banking account details

Account type Current Transactional Savings Other, please specify _____

Account number Salary account Yes No

Account name

Bank or financial institution Branch Branch code

Date account opened (CCYY-MM-DD) Overdraft limit

Existing unsecured loans and other credit facilities (term loans, credit cards, overdraft, student loan, etc.)

Total outstanding balance Total monthly repayment on existing loans

Have you been declared insolvent in the last ten years? Yes No If yes, rehabilitation date (CCYY-MM-DD) (please attach proof)

Are you a guarantor/surety for anybody or anything else? Yes No If yes, please give details of guarantee

Vehicle or asset details

Type of asset

Make Model

Goods description

New Used Used import Year of manufacture Proposed use Personal Business

Identifying numbers Registration Engine Chassis/Serial

Supplier's name Supplier contact

Customer to initial _____

Required finance details

Cash price	Less deposit
VAT	Loan required
Total cost	
To be repaid <input type="radio"/> Monthly <input type="radio"/> Other (specify) _____	
Interest rate type <input type="radio"/> Variable	
Repayment method <input type="radio"/> Salary deduction <input type="radio"/> Debit order <input type="radio"/> Stop order <input type="radio"/> Direct deposit	
Loan term [months (MM)] _____ Preferred payment date (DD) _____	

Vehicle insurance

Will you be the principal driver? Yes No Not applicable If no, then give name _____

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.

	Printed name	Signature	Date (CCYY-MM-DD)
Customer			
Guarantor			

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.

Customer to initial _____

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 creditworthiness; 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 (CCYY-MM-DD)	Date (CCYY-MM-DD)

Branch

Customer segment	Business introducer
Market segment	Stanbic Bank contact
If current account held, please state type	Branch name/Identifier
Comments	
Staff member's name	Staff member's number
Scheme application <input type="radio"/> Yes <input type="radio"/> No	Scheme name
Signature	Date (CCYY-MM-DD)

Customer to initial _____

Office use only (Verification Unit)**Verification checklist**

Proof of identity	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Proof of income	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Proof of address	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Other credit agreements/facilities	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Existing account(s) conducted satisfactorily	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Six months' bank account statements (for new customer)	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Proof of employment	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Terms and conditions initialled by customer	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Other loan account status	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Salary domicile	<input type="radio"/> Yes <input type="radio"/> No	Reason _____

Verification unit consultant

Staff name	Staff number
Signature	Date (CCYY-MM-DD)

Credit**Decision**

Accept Decline Refer

Comments

Final offer, if different from request

Loan amount	Loan term	Interest rate
Conditions		

Staff name	Staff number
Signature	Date (CCYY-MM-DD)

Credit bureau details

Bureau name	<input type="checkbox"/> Match found <input type="checkbox"/> No match found <input type="checkbox"/> Not available	Bureau score
Worst months past due	Worst status	
Total number of enquires in 12 months	Total number of judgments or handovers in 24 months	
Value of judgments or handovers	Number of other payment profiles	
Balance of other payment profiles	Total instalment on other payment profiles	

Customer to initial _____