

## Home loan and personal facility application form

Please complete all section of the form in **BLOCK LETTERS** and tick (✓) boxes as appropriate.

### SECTION 1 - MAIN APPLICANT FOR HOME LOAN

#### MY REQUIREMENTS

Loan type:  Standard home loan  Combination home loan

If you have chosen the combination home loan please indicate your chosen loan structure:

• Standard home loan	<input type="checkbox"/>	95%	<input type="checkbox"/>	90%	<input type="checkbox"/>	85%
• Home loan advance (Up to a max. of Rs500,000)		5%		10%		15%
Total		100%		100%		100%

- Home loan advance to be converted into a term loan

- after  years  
 when I reach 50 years

Loan amount: MUR

Repayment period:  10 years  15 years  20 years  25 years

Repayment option:  Monthly  Fortnightly

Moratorium on capital repayment:  12 months  18 months  24 months

Purpose of loan:  Purchase of fully built house/apartment  Construction of house/apartment

Renovation projects  Purchase of land  Refinancing of existing loan with

Estimated value of house/apartment: MUR

Estimated value of land: MUR

Purchase price of property: MUR

Name of present owner/developer:

Address of property:

Property will be registered in the name of:

#### Important notes:

(1) Interest paid on the home loan advance portion may not be tax deductible.

(2) The maximum loan term (including moratorium period) is not to exceed 25 years or 60 years of age whichever is the earlier.

### SECTION 1 - MAIN APPLICANT FOR PERSONAL FACILITY

#### MY REQUIREMENTS

Credit facility:  Personal loan  Overdraft  Car loan Amount: MUR

Loan tenure (in months):  12  24  36  48  60  Other (not exceeding 60 months):

Proposed security:  Security value: MUR

## ABOUT MYSELF

Family name:

First name:

Nationality:  Mauritian  Other:

Date of birth:  DD/MM/YYYY

Marital status:  Married  Divorced  Single  Widowed

Residence address:

Time in present address:  <1 year  <5 years  5 years or more

Time in previous address:  <1 year  <5 years  5 years or more

Residence status:  Fully owned  Rented  Mortgaged  Living with relatives  Company house

Telephone number(s): Home:  Office:  Mobile:

Email:

Permanent address:   
*if different from residence address.*

## MY EMPLOYMENT DETAILS

Details:  Salaried  Sales/commission-based  Self-employed  Others

Employer's name/  
Trade name:

Employer's address/  
Business address:

Job title/Nature of  
business:

Monthly income: Gross MUR  Net MUR

Other monthly  
income/allowance: MUR  Please specify

Time in current  
employment:  year(s); If less than one year please provide details of your previous employment.

Previous employer:

Time in previous job:  year(s)

**Please ensure that you only include income which can be verified through bank statements, tax returns, pay slips or company/business financials. You may be required to provide documentary evidence before or after the credit facilities are approved.**

## MY MAIN BANK

My main bank is:  HSBC  Barclays  MCB  SBM  Other:

My HSBC a/c no. is:  -  -

In case your main bank is not HSBC, please provide us with your last three original statements.

## MY FINANCIAL SITUATION

	Institution	Outstanding amount/Credit limit	Terms of repayment	Monthly payment
Home loan	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal loan	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit card	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Overdraft	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Average monthly expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Please advise of any arrears on repayment of above commitments.

## SECTION 2 - JOINT APPLICANT

### ABOUT MYSELF

Family name:

First name:

Nationality:  Mauritian  Other:

Date of birth:  DD/MM/YYYY

Marital status:  Married  Divorced  Single  Widowed

Residence address:

Time in present address:  <1 year  <5 years  5 years or more

Time in previous address:  <1 year  <5 years  5 years or more

Residence status:  Fully owned  Rented  Mortgaged  Living with relatives  Company house

Telephone number(s): Home:  Office:  Mobile:

Email:

Permanent address:   
*if different from residence address.*

### MY EMPLOYMENT DETAILS

Details:  Salaried  Sales/commission-based  Self-employed  Others

Employer's name/  
Trade name:

Employer's address/  
Business address:

Job title/Nature of  
business:

Monthly income: Gross MUR  Net MUR

Other monthly  
income/allowance: MUR  please specify

Time in current  
employment:  year(s); If less than one year please provide details of your previous employment.

Previous employer:

Time in previous job:  year(s)

Please ensure that you only include income which can be verified through bank statements, tax returns, pay slips or company/business financials. You may be required to provide documentary evidence before or after the credit facilities are approved.

## MY MAIN BANK

My main bank is:  HSBC  Barclays  MCB  SBM  Other: \_\_\_\_\_

My HSBC a/c no. is: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

In case your main bank is not HSBC, please provide us with your last three original statements.

## MY FINANCIAL SITUATION

	Institution	Outstanding amount/Credit limit	Terms of repayment	Monthly payment
Home loan	_____	_____	_____	_____
Personal loan	_____	_____	_____	_____
Credit card	_____	_____	_____	_____
Overdraft	_____	_____	_____	_____
Other	_____	_____	_____	_____
Average monthly expenses	_____	_____	_____	_____

Please advise of any arrears on repayment of above commitments.

## SECTION 3

### CUSTOMER DECLARATION

I/We confirm that the information given is true, correct and complete and I/We understand that the facility if approved will be governed by the Laws of Mauritius.

I/We\* understand that the Bank of Mauritius has, in the exercise of the powers conferred upon it by law, established a Central Credit Bureau, the "Mauritius Credit Information Bureau" (MCIB) to collect information from banks regarding the credit facilities which they grant to their customers in order to enable a bank which is approached for a credit facility by a customer to obtain information from MCIB regarding any credit facilities granted to that customer by other banks.

I/We\* understand that the information so collected will be kept in strict confidence by MCIB and the banks concerned.

I/We\* further understand that

- the Bank will, as part of its appraisal process of the present application, access MCIB to seek information on credit facilities provided to me/us by other banks, and I/we\* authorise the Bank to do so.
- it will be a term of the credit facility applied for, if granted, that information regarding it shall be given to MCIB for the use of MCIB and other banks.

I/We understand that the Bank reserves the right to reject the application at its sole discretion without stating any reason.

Signature (s): \_\_\_\_\_ Date: \_\_\_\_\_

Name(s) in block letters of person(s) signing : \_\_\_\_\_

\* Delete as appropriate

### FOR BANK USE ONLY

All documentary evidence enclosed	<input type="checkbox"/> Yes <input type="checkbox"/> No	Staff name and signature	
System checked	<input type="checkbox"/> Yes <input type="checkbox"/> No	Branch manager's Signature	
Name checked	<input type="checkbox"/> Yes <input type="checkbox"/> No		
S.V.	<input type="checkbox"/> Yes <input type="checkbox"/> No	MKT code	