



## KCB BANK PERSONAL LOAN APPLICATION FORM

<b>KCB Branch:</b>	<b>Date of Application:</b>
<b>KCB Account No: (If any)</b>	<b>Date Opened:</b>

**PARTICULARS OF APPLICANT:**

*(Please attach copy of ID, last 3 pay slips and 6 months bank statements)*

Surname ..... Other Names .....

Date of Birth..... Date Employed ..... Permanent/Contract

Name of Employer ..... Department .....

Station ..... Designation ..... Personal/Staff No.....

Office Address ..... Office Tel. No .....

Residential Address ..... Home Tel. No.....

..... Mobile No. ....

Gross Salary (shs) ..... Net Salary (shs) .....

Average Monthly Budget (shs).....

**FINANCIAL DETAILS:**

**Account Holdings:**

Type of Account	Account number	Bank	Branch	Date Opened

Is your salary / income paid directly to KCBT Account? Yes  No

If not, which Bank and Account Number is your Salary / Income paid?

Bank..... Account Number.....

**LOAN DETAILS:**

ORIGINAL  TOP UP  REFINANCE  2<sup>ND</sup> LOAN  ***(Tick as appropriate)***

Loan amount (shs) ..... Cost of items to be financed (shs) .....

Purpose of loan .....

Repayment Period ..... (months) Monthly Payments (shs) ..... p.m.

Loans to be paid off / cleared. *(For refinance cases only.)*

Lending institution.	Outstanding Loan Balance.	Repayment Amount.	Comments.
<b>Totals.</b>			

*(Please attach documentary evidence.)*

**AUTHORITY TO EMPLOYER TO RECOVER LOAN:**

I, ..... whose particulars are as indicated above, do hereby give my employer,..... of P.O. Box....., irrevocable authority to remitting my monthly loan repayment and submit the same to KCB at .....branch, and that will not change the pay point without the prior consent of KCB-Tanzania Limited. In the event of my termination from employment for any reason whatsoever, I hereby authorize my employer to remit my final dues to KCBT.

The above instructions will not be changed without the prior knowledge and consent of KCB Tanzania Limited.

Date ..... Signature .....  
=====

**WITNESS I (HEAD OF DEPT/ CONTROLLING OFFICER/ OFFICER - IN - CHARGE):**

Full Name..... Signature.....  
Rank..... Date..... Official Stamp (if any).....  
=====

**WITNESS II (Co worker):**

Full Name..... Position.....  
Department..... Tel No. ....  
Signature ..... Date .....

**WITNESS II (WIFE/HUSBAND/CLOSE RELATIVE):**

Full Name..... Relation.....  
Tel No..... Employer.....  
=====

**MANAGER PERSONNEL/ HUMAN RESOURCES/ REGIONAL PERSONNEL OFFICER:**

I confirm that the above named is our employee on permanent / contract terms. We undertake to continue remitting his/her salary or monthly loan repayment through the above stated account and that will not change the pay point without the prior written consent of KCB-Tanzania Limited.

Full Name..... Signature.....  
Date..... Official Stamp.....

**FOR OFFICIAL USE ONLY**

<b>Branch:</b>	<b>Date Received:</b>
<b>Name of Applicant:</b>	<b>Account No:</b>
<b>Sales Representative Name:</b>	

**BRANCH:**

I confirm that I have checked and verified that the application meets the minimum requirements for the scheme under KCB Personal Loans as indicated in the checklist below:-

<b>Minimum Requirements</b>	<b>Yes/No</b>												
1. The application has been properly completed and no blank spaces have been left. In spaces where the information called for is not applicable, the applicant has clearly indicated 'N/A'.													
2. Applicant earns a net salary of not less than shs.150, 000 per month.													
3. Applicant's income is now been channeled through his /her KCB-T account.													
4. Total deductions (including repayment of the requested loan) will not exceed 2/3 of applicant's gross salary if the requested loan is granted.													
5. Applicant's accounts have been well conducted (if maintained with KCB). The accounts are active (not dormant) six month bank statement attached.													
6. The income(s) indicated in the application form are correct and agree with account statements (if any) and pay slips submitted, which I have perused and consider to be satisfactory documentary evidence of such income(s).													
7. Other supporting documents (e.g. ID card, pay slips, bank statement) have been submitted and I am able to verify all the key details in the application form.													
8. The applicant is over 18 years of age (not under-age).													
9. The funds are required to finance personal needs.													
10. Previous loan and overdraft facilities (if any) granted to the applicant or associates have been well serviced and the account(s) have been trouble-free.													
11. Indicate current outstanding loan balances below (If any)													
<table border="1"> <thead> <tr> <th><b>Loan Account Number.</b></th> <th><b>Outstanding Balance(s).</b></th> <th><b>Repayment Amount.</b></th> </tr> </thead> <tbody> <tr> <td>a)</td> <td></td> <td></td> </tr> <tr> <td>b)</td> <td></td> <td></td> </tr> <tr> <td>c)</td> <td></td> <td></td> </tr> </tbody> </table>	<b>Loan Account Number.</b>	<b>Outstanding Balance(s).</b>	<b>Repayment Amount.</b>	a)			b)			c)			
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a)													
b)													
c)													

<b>Retail Sales Manager</b>		
Name .....	Signature .....	Date .....
<b>Personal Banker</b>		
Name .....	Signature .....	Date .....
<b><u>Branch Manager / Advances Department</u></b>		
Name .....	Signature .....	Date .....

**HEAD OFFICE COMMENTS:**

<b>Not Processed.</b>		
<u>Reason for not processing the application:</u>		
Name .....	Signature.....	Date.....