



**KCB**  
BANK

Making the  
Difference

## STANDARD REQUIREMENTS FOR PERSONAL LOANS/SALARY EARNERS

N0	Requirement	Submitted		Comments
		Yes	No	
1	Properly filled application forms			
2	Copies of identification documents (National I.D and Passport for Foreigners) for individual and spouse (if any)			
3	One colour photo for the borrower			
4	Letter confirming employment / copy of employment contract			
5	Salary testimonial			
6	Three stamped most recent pay slips			
7	Latest 12 months Bank Statements (if banking with KCBR is less than 6 months)			
8	Personal Undertaking form duly signed by the employer			
9	SPOUSE UNDERTAKING (IF APPLICABLE)			
10.	MARRIAGE CERTIFICATE( IF APPLICABLE)			
11	INSURANCE FORMS			
12.	PROMISSORY NOTE			