

# MFCL LOAN APPLICATION FORM

BRANCH.....

Reference No.....Receipt No.....

Loan for General Personal Use

Please **complete the form in full** and tick or circle the boxes which apply.

## 1) PERSONAL DETAILS

Surname.....Title..... Date of Birth.....

First Name .....Other names used now or in the past (e.g. before marriage).....

NRC .....Date of issue.....Valid to.....

Place of issue..... Nationality.....

Sex: Male/Female                      Marital Status: Married/Single/Divorce/Widowed/Separated

Number of children/dependants.....E: Mail Address.....

Residential telephone No.....Mobile.....

Residential Address (include street).....

Length of stay at this above address..... Years ..... Months

Are you: Owner/Tenant/Lodger (please circle) How long..... Years..... Months

If owned estimate value.....

Next of kin: Name.....

Nature of relation.....Contact Telephone No.....

Present employer.....

Postal and Physical address (include street).....

Office telephone number.....Fax No.....

Do you have a criminal record? Yes/No (please circle)

Have you ever been convicted in a court of law? Yes/No (please circle)

Do you own a vehicle(s)? Yes/No (please circle) If yes, state type/make of vehicle(s)

(a)    (b)    (c)

Personal details of co applicant (where you are applying jointly).

Mr/Mrs/Miss/Ms.....Surname.....Other.....

**2) EMPLOYMENT DETAILS**

Job Title:.....  
 Are you employed (**please circle**) Contract / Permanent / Self-employed /  
 Present employer.....  
 Supervisor.....  
 Postal address.....  
 Physical Address (include street).....  
 Office telephone number.....Fax No.....  
 Length of service with your present employer.....Years.....Months  
 What is your net monthly salary?.....  
 Previous employers.....  
 Length of service with your previous employer.....Years.....Months  
 Why did you separate with previous employers?  
 Dismissal (give reasons).....  
 Retirement (give reasons).....  
 Resignation (give reasons).....

**3) MONTHLY EXPENSES ON THE FOLLOWING ITEMS BELOW:**

	<b>Description</b>	<b>Amount</b>
1	Rent	
2	Water & Electricity	
3	Food	
4	Medical, Education	
5	Other, Specify	
	<b>Totals</b>	

**4) BANK DETAILS**

My bankers are.....  
 Branch.....  
 Type of account.....  
 Account No.....  
 How long have you been with your present bankers.....Years.....Months?  
 Name and account numbers with other banks in Zambia, if any:  
 Name of Bank.....A/C No.....Type of A/c.....Branch.....  
 Name of Bank.....A/C No.....Type of A/c.....Branch.....  
 Number and value of loans outstanding.....  
 With which bank?.....When was it taken?.....  
 Provide status of the loan: (1) Default (2) Litigation (3) Servicing  
 Does your employer pay salary direct to the bank? .....

What is the frequency of salary payment?.....  
 Do you have credit, debit or store cards with any other organization? Yes/No (please circle)  
 If yes state name and address of organization/institution.....

How much do you owe?.....

Provide status of credit (1) default (2) Litigation (3) Servicing

Have you been denied credit in the last 12 months? Yes/No

If yes:

1. State financial institution.....
2. State reasons.....

**5) CREDIT /LOAN DETAILS**

**How much credit are you looking for?.....**

Indicate your repayment period: .....

**What is the purpose of the credit?**

**6) MEANS OF PAYMENT**

(a) Salary (b) gift/grant (c) others, please specify.....

**Mode of repayment: Strictly by cheque or Payroll Deduction(Scheme Loan).**

Have you bounced a cheque in the past 6 months? Yes/No

If yes, when and why.....

Have you applied for credit on this scheme before? Yes/No (please circle)

If yes, how much did you apply for?.....

Was credit approved or denied? Yes/No (please circle)

If approved, what is the present status of credit? (a) Fully paid (b) Partially paid (c) In default

**7) PERSONAL REFERENCES (Relatives Not Acceptable. Please put land phones)**

Title.....	First name.....	Title.....	First name.....
Surname.....	Surname.....	Surname.....	Surname.....
Address.....	Address.....	Address.....	Address.....
Telephone No.....	Telephone No.....	Telephone No.....	Telephone No.....
Relationship.....	Relationship.....	Relationship.....	Relationship.....

(Please note that referees may be contacted for credit evaluation purposes).

**8) DOCUMENTS REQUIRED**

- 1-Photocopy of NRC
- 2-Three months latest Payslip
- 3-Two recent passport size photographs( First time Applicant)
- 4-Letter from employers confirming your employment status with them and your pay slip
- 5-Last 3 months' bank statements (**Only current statements are acceptable**)
- 6-Utility bill confirming residential address

**10) DECLARATION & AUTHORISATION**

**I have read and understood the above questions and truthfully answered them. I declare that the information given in this application form is correct AND authorized yourselves to contact any third party or Banker/Lenders for information verification for credit evaluation purposes in order to consider this application.**

**If this application cannot be approved on the strength of the information contained herein, but it is approved on the strength of a joint income of myself and guarantor, the said guarantor will sign hereunder, and such shall be jointly responsible for the loan application and its repayment.**

**N.B: THE APPROVAL OF THE LOAN IS SUBJECT TO A COMPLETE CREDIT CHECK.**

Please note also that the Loan offer has to be accepted within 48 hours from the time Funds are made available after the stipulated period, it will be considered that you have not accepted the offer

Signature of Applicant.....Date.....

Guarantor/ Co applicant.....Date.....