

Please use block letters and complete the form as completely and accurately as possible, to aid our successful processing of the application.

Originator	VAF branch	Customer VAF number
<input type="radio"/> Individual	<input type="radio"/> Joint	<input type="radio"/> First time borrower
<input type="radio"/> Repeat borrower	Your role	
<input type="radio"/> Primary applicant		<input type="radio"/> Co-applicant
<input type="radio"/> Guarantor		
Conditional offer	<input type="radio"/> Yes	<input type="radio"/> No
Staff indicator	<input type="radio"/> Yes	<input type="radio"/> No

Personal information

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

Personal identification

Identifying document Passport

If not **Zimbabwe**, state country name

Telephone (country code - area code - phone number, e.g. +263 4 759471)

Telephone (Home)	Telephone (Work)	Mobile number
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Current residential address

Address

Town/City

Living at address since (CCYY-MM-DD)

Residential status Rent Own (bonded) Own (freehold) Living with parents Employer provided

Other please specify

Postal address

Town/City

Marital status and dependents

Single Married Divorced Widowed Other specify

How married In community of property Out of community of property Other specify

Number of dependent Spouse Children Other

Spouse's details (if applicable)

Title	First name	Surname	Contact Number
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Guarantor's/Surety details (Complete only if you are the primary applicant. The guarantor/surety must submit separate personal and financial details forms)

Title	First name	Surname
Mobile number		

Details of friend or relative (Not staying with you)

Name and surname

House number Street name

Town/city Unit number

Suburb/district Province

Telephone number Mobile number

Customer to initial _____

Employment details

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

Employer's name

Industry/sector

Address

Town/City

Switchboard

Contract expiry date (CCYY-MM-DD)

Designation

Occupation

Employment date (CCYY-MM-DD)

Highest level of education

Gross monthly salary

Net monthly salary

Previous employer (if less than 24 months with current employer)

Period employed (YY-MM)

Banking account details

Account type
 Cheque/Current
 Savings
 Other (specify)

Held in the name of

Salary account
 Yes
 No

Stanbic Bank

Branch name

Branch code

Account number

Date account opened (CCYY-MM-DD)

Monthly Income

Rent/mortgage payment

Other verifiable monthly income

Vehicle finance payments

Guaranteed bonus/13th Cheque

Other monthly commitments/debt payments

Other Accounts held including Existing loans and other credit facilities

Organisation	Facility Type	Registered amount	Outstanding balance	Repayment	Tenor	Pricing of Facility (%)

Have you ever been declared insolvent?

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

FACILITY REQUIRED (Attach Proforma Invoice)

Asset Type Required

Facility amount applied for.....

Deposit Offered

Tenor (months) Applied For

Office Use Only

Residual Value (%)

Interest rate
 Fixed
 Variable
 Base rate

Margin

Score

Loan purpose

Personal Use Work Related Use Other (Specify).....

General Terms and Conditions

I/We hereby authorise you to debit my/our account and credit my/our Vehicle Asset Finance loan account within 30 (thirty) days upon drawdown* as per the limit approved.

*Subject to the terms and conditions set out in separate agreements.

I/We authorise you to increase the monthly installment in the event of an increase in the interest rate.

I/We confirm that the information supplied in the application form is true and correct, and that you may use such information to assess the loan application. Materially incorrect information could lead to this loan facility being withdrawn and intentional or negligent disclosure may lead to possible criminal liability.

You are authorised but not obliged to act on instructions transmitted by me/us through a written letter, unless advised to the contrary by me/us. In the event of late/returned payments, you reserve the right to charge overdue interest or penalties as determined by you.

You are authorised to verify any information given on this application form, and generally make whatever enquiries are necessary from any source whatsoever.

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.

I Agree to the General terms and conditions

	Printed name	Signature	Date (CCYY-MM-DD)
Primary applicant			
Spouse or co-applicant			
Surety/Guarantor			
Surety/Guarantor			

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 whether or not the application for credit facilities is approved;

Definitions

“**Credit Reference Bureau**” means all 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;
 - ii deciding whether or not to grant you credit;
 - 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;
- 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 required by law to collect negative information on the background and credit history relating to your nonperforming obligations;
- 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)

Acceptance

I / We, declare that the information provided by me/us is complete and correct.

Signed at _____ on (YYYY-MM-DD) _____

For and on behalf of _____

Full names _____

Signature(s) _____ Capacity _____

Customer to initial _____

Office use only

Information checklist

Proof of:		Checks of:		
Identity document	<input type="radio"/> Yes <input type="radio"/> No	Other credit agreements/facilities	<input type="radio"/> Yes <input type="radio"/> No	
Employment	<input type="radio"/> Yes <input type="radio"/> No	Six months' account statements (another bank)	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A	
Income (most recent 3 payslips)	<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	
		Spousal consent letter (If cop)	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A	
		Copy of marriage certificate	<input type="radio"/> Yes <input type="radio"/> No	
		KYC	<input type="radio"/> Yes <input type="radio"/> No	

Branch

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

Office use only

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 installment on other payment profiles	

Transaction account details

Account found <input type="radio"/> Yes <input type="radio"/> No	Risk grade <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D <input type="radio"/> E <input type="radio"/> F
Account type <input type="radio"/> Cheque account <input type="radio"/> Transact plus <input type="radio"/> Savings <input type="radio"/> Transmission <input type="radio"/> Investment <input type="radio"/> Other <input type="radio"/> Not given	
Number of R/Ds in last six months	Number of days in excess prior month
Minimum balance prior month	Maximum balance prior month
Overdraft limit	Total saving/investment balance(s)

Other loan account details

Number of prior loans	Outstanding debit balance(s)
Worst days past due	Worst account status

Office use only

Verification checklist

Proof of identity document	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Proof of income	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Proof of residential address	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Other credit agreements/facilities	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Existing account(s) conducted satisfactorily	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Six months' bank account statements (for another bank)	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Proof of employment	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Terms and conditions initialed by customer	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Other loan account status	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Salary domicile	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Copy of marriage certificate	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Spousal consent letter (If cop)	<input type="radio"/> Yes <input type="radio"/> No	<u>Reason</u>
Staff name		Staff number

Signature	Date (CCYY-MM-DD)
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Credit

Decision

Approved Declined Refer

Comments

Final offer, if different from request

Loan amount	Loan term	Interest rate
Conditions		

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