

Credit Application Form Part I - Salaried Individual

Applicant Details

Title		First Name				Surname																	
Gender	M / F	ID Number																					
Date of Birth	YYYY-MM-DD	Age	Zambian Citizen				Y / N		Zambian Resident				Y / N										
Physical Address																							
Time at address	Yrs	Mths	Owner	Y / N				Post Code															
Postal Address																Post Code							
Current Rent				Telephone				Telephone (Cellular)				Email Address											
Marital Status	Married				Separated				Single				Other										

Co - Applicant Details

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Title		First Name				Surname																	
Gender	M / F	ID Number																					
Date of Birth	YYYY-MM-DD	Zambian Citizen				Y / N		Permanent Zambian Resident				Y / N											
Physical Address																							
Time at address	Yrs	Mths	Owner	Y / N				Post Code															
Postal Address																Post Code							
Telephone (Home)				Telephone (Work)				Telephone (Cellular)				Email Address											
Marital Status	Married				Separated				Single				Other										

Applicant's Next of Kin Details

Relation		First Name				Surname																	
		ID Number																					
Physical Address																							
																Post Code							
Telephone (Home)				Telephone (Work)				Telephone (Cellular)				Email Address											

Applicant's Employment Details

Employer		Employment Date				Employee Number																	
Physical Address																Contact Person							
																Post Code							
Telephone				Telephone				Telephone (Cellular)				Email Address											
Occupation				Pay Freq		Pay Day		Yrs in current job															
Previous Employer				Time with Previous		Current Gross Salary				Other Income													

Co - Applicant's Employment Details

Employer		Employment Date				Employee Number																	
Physical Address																Post Code							
Telephone (Home)				Telephone (Work)				Telephone (Cellular)				Email Address											
Occupation				Pay Freq		Pay Day		Yrs in current job															
Previous Employer				Time with Previous		Current Gross Salary				Other Income													

Credit Application Form Part II - Salaried Individual

Loan Details

Purchase Price ZMK		Dollar Indexed Liability	
Mortgage Amount		Loan Term Yrs	Loan Term Mths
Deposit Amount		Loan Interest Rate	
Closing Costs		Monthly Repayment	
Insurance Costs		Total Monthly costs	
Deposit Required			
Index FX Rate			

Property Details

Type of Property (M ²)	Bedrooms	Plot #	
Other Data			
Other Data			

Declarations

If you answer YES to any of these questions, 1 - 5, please use a continuation sheet for explanation

		Applicant Co- Applicant			
		Yes	No	Yes	No
1	Are there any outstanding judgements against you				
2	Have you been declared bankrupt in the last 7 years				
3	Are you a party to a lawsuit				
4	Are you presently in default on any debt				
5	Is any part of the deposit borrowed				
6	Do you or your immediate family intend to occupy the house				

Other

Transactional Account & HFA Account Details if Applicable

Transaction Branch		
Transaction Account #	HFA Savings Account #	

Acknowledgement and Agreement

Each of the undersigned specifically represents to LDHC and to LDHC's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges, that: **(1)** the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application; and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Zambian Law; **(2)** the credit requested pursuant to this application (the "Credit") will be secured by a mortgage deed on the property described in this application; **(3)** the property will not be used for any illegal or prohibited purpose or use; **(4)** all statements made in this application are made for the purpose of obtaining a residential mortgage advance; **(5)** the property will be occupied as indicated in this application; **(6)** the Lender, its servicers, successors or assigns may retain the original and/or electronic record of this application, whether or not the Credit is approved; **(7)** LDHC and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the credit; **(8)** in the event that my payments on the credit become delinquent, LDHC, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; **(9)** ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; **(10)** neither LDHC nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property. Acknowledgement: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrowers Signature	Date	Co - Borrowers Signature	Date
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Credit Application Form Part III - Salaried Individual

Details of all Dependents

No. 1

Full Name				Relation	
Age	Sex		Marital Status	Employed	
Occupation	Employer			Telephone	
Address					
Student	School		Fees		

No. 2

Full Name				Relation	
Age	Sex		Marital Status	Employed	
Occupation	Employer			Telephone	
Address					
Student	School		Fees		

No. 3

Full Name				Relation	
Age	Sex		Marital Status	Employed	
Occupation	Employer			Telephone	
Address					
Student	School		Fees		

No. 4

Full Name				Relation	
Age	Sex		Marital Status	Employed	
Occupation	Employer			Telephone	
Address					
Student	School		Fees		

No. 5

Full Name				Relation	
Age	Sex		Marital Status	Employed	
Occupation	Employer			Telephone	
Address					
Student	School		Fees		

No. 6

Full Name				Relation	
Age	Sex		Marital Status	Employed	
Occupation	Employer			Telephone	
Address					
Student	School		Fees		

**Credit Application Form Part IV - Salaried Individual
Accompanying Documentation**

Description		Yes	No
1	Deposit Confirmed (as per credit criteria)		
2	Letter from Employer (Orig. or certified)		
3	Pay Slip (Orig. or Certified)		
4	Six months of bank statements (Orig. or certified)		
5	Personal Income & Expenditure Statement		
6	Personal Liability Statement		
7	Suitable ID documentation (Certified)		
8	Employment contract if applicable		
9	Account Blocking Form		
10	Transactional Account Opening Form (if applicable)		
11	Employment details verified		
12	Stanbic Confirmation of Contact Number verified		
13	If applicant within 15 yrs of retirement signed statement		
If separate Legal Entity			
14	Management Accounts		
15	Audited Accounts		
16	Applicant appears to be in good health		

Stanbic Credit Evaluation Comments

Name & Signature