

## APPLICATION FOR MOTHEO PERSONAL LOAN

New loan                       Top-up

### PART 1

#### A) PERSONAL DETAILS

Tick as applicable (Mr. / Mrs. / Ms. / Dr. / Prof.)

Other, specify.....

Gender:     Male                       Female

Name.....Surname.....

Date of Birth

ID Citizens   

Tel no: Home  Work

Cell  Email.....

Marital Status:    Single     Married     Divorced     Widowed

Other, specify.....

If married:         Married in Community                       Married out of Community

Postal Address.....

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.....

Physical Address (plot number, street name & ward)

.....

.....

Home Village.....Ward Name.....

Name of Chief / Headman.....

Passport Number (Non citizens).....

Country of origin (Non citizens).....

Residence Permit Number (Non Citizens).....

Work Permit Number (Non Citizens).....

Type of lodgings  Owned property  Mortgaged  Rented  
 Living with parents  provided by employer  
Others (specify).....

If you have been living at this address for less than 2 years state previous physical address

.....  
.....

### REFEREES (relatives)

Referee 1:

Full Name.....

Relationship.....

Contact numbers.....

Physical Address [plot number, street name & ward]

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Referee 2:

Full Name.....

Relationship.....

Contact numbers.....

Physical Address [plot number, street name & ward]

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### B) TRANSACTION DETAILS [for official use]

Amount Required P \_\_\_\_\_

Credit Life Insurance P \_\_\_\_\_

Administration Fee P \_\_\_\_\_

Total Loan Required P \_\_\_\_\_

Required Payment Period (months): \_\_\_\_\_ (Maximum period 72 months)

Reason for loan:

School fees  Medical  Home Improvement  Furniture

Any other reasons (specify)

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### C) EMPLOYMENT DETAILS

Name of Employer:

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Department Name.....

Occupation.....

Date of Appointment [month, year].....

Employers Address.....  
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Status of Employment

Permanent & Pensionable  Industrial  Contract

### SPOUSE DETAILS (if married)

Full Names.....

Tel no: Home         Work

Cell         Email.....

Employer.....

Department.....

Occupation.....

## D) BANKING DETAILS

Account Type (Tick as applicable)  Savings  Current - Cheque

Others (state).....

Bank Name..... Branch.....

Account No..... Account Holders Names.....

## E) CREDIT REFERENCES

Name of Company/Bank/Institution.....

Account No.....

Account type (tick as applicable)  Current  Paid Up

Savings  Store Account

Account Holders Name.....

## F) APPLICANT'S INCOME DETAILS

|                                       | <b>PULA</b>      |
|---------------------------------------|------------------|
| Salary/Wages                          | _____            |
| Other Incomes e.g. rent receivable    | _____            |
| <b>Total Monthly Income</b>           | <u>_____</u>     |
| <b>Applicant's expenses per month</b> |                  |
| Bond/Rent Payment                     | _____            |
| Rates, Water & Electricity            | _____            |
| Residential Installments              | _____            |
| Vehicle Installments                  | _____            |
| Other Loan Instalments                | _____            |
| Credit Card                           | _____            |
| Furniture Accounts                    | _____            |
| Clothing Accounts                     | _____            |
| Overdraft Repayments                  | _____            |
| Policy/Insurance repayment            | _____            |
| Telephone, cellphone costs            | _____            |
| Food & Entertainment                  | _____            |
| Household Expenses                    | _____            |
| Transport Costs                       | _____            |
| Education Costs                       | _____            |
| Maintenance Costs                     | _____            |
| Others                                | _____            |
| <b>Total Monthly Expenses</b>         | <u>( _____ )</u> |
| <b>Applicant's Disposable Income</b>  | _____            |

**G) APPLICANT'S PERSONAL BALANCE SHEET**

**FIXED ASSETS**

- Land
- Buildings
- Fixtures & Fittings
- Motor Vehicles
- Others e.g. investments
- TOTAL FIXED ASSETS**

**PULA**

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**CURRENT ASSETS**

- Stock
- Debtors
- Cash at Bank
- Others
- TOTAL CURRENT ASSETS**

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**NET ASSETS**

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**CURRENT LIABILITIES**

- Creditors
- Dividends
- Taxation
- Bank Overdraft
- Others
- TOTAL CURRENT LIABILITIES**

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**TOTAL ASSETS LESS CURRENT LIABILITIES**

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**Long-term liabilities** e.g. outstanding mortgage loan

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**CUSTOMERS EQUITY**

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*NB: New loan deductions refer to the loan applied for. All monthly Total loan deductions shouldn't exceed 40% of monthly income after tax.*

## **H) CONDITIONS**

1. I agree that this application on acceptance shall form the basis of the loan agreement between the bank and me.
2. I agree to repay the amounts falling due in respect of the sum advanced to me together with interest therein by ..... monthly installments. I understand that the number of installments may be more or less than this number depending on variation of the interest rate chargeable and I understand further that payment of installments will be effected by monthly deductions.
3. I make this application in the knowledge that it constitutes an offer to contract with the Bank, legally binding upon me, and that in the event of your acceptance hereof this offer shall form an agreement legally binding upon me in its entirety.
4. I agree that should I default on payment the bank should take legal action against me and that such expenses that might be incurred in the process should be passed to me.

## **I) DECLARATION AND ACCEPTANCE**

I confirm that I:-.....

1. I am not a minor
2. I am not subject to an administration order
3. I do not have any current application pending for debt, restructuring or alleviation
4. I do not have any current debt re-arrangement in existence
5. I do not have any other applications pending for credit, nor any open quotations
6. I will notify Botswana Savings Bank (BSB) in the event I change my banking arrangements, and in such an event further ensure that my stop/debt order to BSB is not interrupted.
7. I am aware the bank may credit loan proceeds directly to the bank details as detailed on this application form.
8. By signing below I declare that all the information I have provided is to my best knowledge honest and true. I also accept that should the information provided be found to be untrue the Bank has the right to nullify my application

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Date

.....

Signature of Applicant

**PART II**

**CONFIRMATION OF EMPLOYMENT BY AN AUTHORISED PERSON**

(\*Delete whichever is not applicable)

I certify that Mr./Mrs./Ms./Dr./Prof.\* .....  
Employee / Salary Advice Slip Number.....is an employee of  
..... and has been with our employee since (month,  
year).....working as: .....He / She  
Is employed on a (permanent / contract / industrial)..... basis.

Name of Officer Confirming employment status: .....

Designation (**no abbreviation**): .....

Date: .....

Signature: .....

