

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.....

.....

.....

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]

.....
.....

Referee 2:

Full Name.....

Relationship.....

Contact numbers.....

Physical Address [plot number, street name & ward]

.....
.....

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:

.....
.....

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

	PULA
Salary/Wages	_____
Other Incomes e.g. rent receivable	_____
Total Monthly Income	<u>_____</u>
Applicant's expenses per month	
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	_____
Total Monthly Expenses	<u>(_____)</u>
Applicant's Disposable Income	_____

G) APPLICANT'S PERSONAL BALANCE SHEET

FIXED ASSETS

Land
Buildings
Fixtures & Fittings
Motor Vehicles
Others e.g. investments

TOTAL FIXED ASSETS

PULA

CURRENT ASSETS

Stock
Debtors
Cash at Bank
Others

TOTAL CURRENT ASSETS

NET ASSETS

CURRENT LIABILITIES

Creditors
Dividends
Taxation
Bank Overdraft
Others

TOTAL CURRENT LIABILITIES

TOTAL ASSETS LESS CURRENT LIABILITIES

Long-term liabilities e.g. outstanding mortgage loan

CUSTOMERS EQUITY

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

.....
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:

