

# CONSUMER LOAN APPLICATION FORM

Please complete this form in block letters and return to the Account Officer in your local branch.

## PERSONAL INFORMATION

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**Title**                      **Surname**                      **First name**                      **Middle name**

**Place of origin**       **Region & District of origin**  (Mandatory)

**Sex**       **Marital Status**       Single       Married       Separated       Divorced       Widowed      **Date of birth**       Day       Month       Year

**Number of dependants**       **Highest educational level**   
Children & relatives you are financially responsible for)

**Average monthly expenses**       **Total monthly payments to creditors**

**Residential Address**   
(Not P.O Box address)

**Is residence:**    **Owned**       **Rented**       **Other**

**Time at current address**  Years & months      **Time at previous address**  Years & months

**Postal address** (If different current residential address)       **Number of cars currently owned**

**Home phone**       **E-mail**

**Fax**       **Mobile phone**

**Work phone**

**National ID Type/Number**       **SSNIT ID number**

**International passport Number**       **Driver's licence number**

If applicant does not own an International Passport, National ID, NHIS or Drivers license, please attach Voter ID and a recent passport photograph)

**Name of spouse**       **Spouse's place of employment**

**Spouse's Phone Number**       **Annual income of spouse**

## EMPLOYMENT INFORMATION

**Job title**       **Employment classification**       Jnr. Staff       Snr. Staff       Mgt.       Exec.

**Employment status**       Permanent       Contract      **Name of current employer**

**Occupation**       **Industry**

**Business address**       **Office phone**

**Date of employment**       **Age of business in years** (If self employed)

Number of years to retirement  Expected terminal benefits

After-tax annual income  Basic monthly salary

**TOTAL OTHER PAYMENTS**

Month	Payments	Month	Payments	Month	Payments
January		February		March	
April		May		June	
July		August		September	
October		November		December	

Loan deductions (if any) currently taken out of salary  Day of month salary is paid

Name of previous employer (If less than 3 years in current employment)

Number of employers in the last 5 years  Number of years of total work experience

**BANKING DETAILS**

UBA branch where account is domiciled  Date account was opened  Day  Month  Year

(See below if account currently at another bank)

Length of account relationship (In months)

Accounts owned

i. Current  Savings  Term Deposit  Account Number

ii. Current  Savings  Term Deposit  Account Number

iii. Current  Savings  Term Deposit  Account Number

**OTHER BANKS** (Please attach a photocopy of bank statement from other banks if any for the last 6 months)

S/N	Name of other bank	Type of account (e.g., Current, Savings, Deposit)	Time at bank	Turnover (Total over last 6 months)
1				
2				
3				

**LOANS OUTSTANDING**

S/N	Type of loan (e.g., share loan, staff loan, overdraft)	Amount Outstanding	Collateral	Expiry Date
1				
2				
3				

## DETAILS OF LOAN REQUEST

### LOAN TYPE:

Asset Finance

Flexi Loan

Executive

Share Purchase

Borrowing Against Shares

Cash Collaterised

Amount required

Contribution

Tenor in months

Proposed method of principal repayment:

Monthly

Quarterly

Annual

Other

*I hereby confirm that I am applying for the above credit facility and certify that all the information provided by me above and attached hereto is true, correct and complete. I authorise you to make any enquiries you consider necessary and appropriate for the purpose of evaluating this application.*

Applicant's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Account officer: \_\_\_\_\_ Signature & Date: \_\_\_\_\_

## Employee Status Inquiry Form - Employee salaries paid through UBA

Dear Sir or Madam,

An employee of your organization has requested for a consumer loan from the bank. Kindly confirm by signing on the spaces provided below the following information provided by him/her to enable us to promptly process his/her request.

Employee Name

Employee Number  Job position

Employment classification  Jnr. Staff  Snr. staff  Mgt.  Exec. Date of birth  Date of employment

After-tax annual income  Basic monthly salary

Expected terminal benefits  Loan amount currently deducted at source (monthly)

### TOTAL OTHER PAYMENTS

Month	Payments	Month	Payments	Month	Payments
January		February		March	
April		May		June	
July		August		September	
October		November		December	

Please be assured that confirmation given by you will be treated in strict confidence and without prejudice to your organization.

Thank you. Yours faithfully,

**Business Manager**  
**United Bank for Africa (Ghana) Limited**

*I hereby confirm that United Bank for Africa (Ghana) Limited is authorised to obtain verification of the information provided by me in respect of my consumer loan application.*

\_\_\_\_\_  
 Applicant's signature

\_\_\_\_\_  
 Date

### TO BE COMPLETED BY THE APPLICANT'S EMPLOYER

- A. We confirm that the above information as provided by our employee is accurate Yes  No
- B. If the application is considered and a loan is granted, we certify as follows:

- We shall continue to pay his/her salary into his/her account No. \_\_\_\_\_ with your \_\_\_ Branch
- No change of bank account will be effected without a written confirmation from UBA of due liquidation of the loan

*This information is given in good faith and without prejudice to the organisation. Please note that **this does not constitute a guarantee** on this loan on the part of the organisation.*

\_\_\_\_\_  
 Signature

\_\_\_\_\_  
 Designation

\_\_\_\_\_  
 Date & Official Stamp

## CONSUMER LOAN APPLICATION – CUSTOMER DOCUMENTATION CHECKLIST

To be filled by the customer. You should consult an account officer in a UBA business office if you have any questions about completing your application

**Have you provided the following information and enclosed the following documents with your application?**

### Flexi Loan

Item	Requirement	Yes	No	Not applicable
Have you provided your personal data using pages 1 and 2 of this application form?	Mandatory			
If you operate a UBA salary current account, have you provided your salary account number on page 2 of this application	Mandatory			
If you <b>do not operate a salary current account</b> in UBA and are eligible to use post-dated cheques to repay the loan, have you attached the account opening forms for a UBA personal current account? <b>(The loan will be booked on this account and your cheques will be cleared through the account)</b>	<b>Non UBA account holders</b>			
Do you have Provident Fund?	Mandatory			
Will loan repayment be deducted at source?	Mandatory			
Will loan repayment be deducted from salary domiciliation?	Mandatory			
Have you stated the contribution you wish to make on page 3, following the advice of your account officer after an analysis of your income, liabilities and requirements?	Mandatory			
Is your preferred loan tenor within our product limits for the facility you wish to assess based on your account officer's advice?	Mandatory			
Employer Status Enquiry Form A, B or C <b>(Appropriately completed by the Head of Personnel or a designated person in your place of</b>	Mandatory			
A bank statement for the last 6 months	<b>Non UBA account holders</b>			
<b>If you have offered</b> to provide additional collateral other than the asset to be financed, have you provided the details on	Not mandatory			

### Flexi Loans

Item	Requirement	Yes	No
Have you provided your personal data using pages 1 and 2 of this application form?	Mandatory		
Have you provided your salary account number on page 2 of this application?	Mandatory		
Have you ticked the box marked "Flexi Loan" on page 3?	Mandatory		
Employer Status Enquiry Form A or B <b>(Appropriately completed by the Head of Personnel or a designated person in your place of employment)</b>	Mandatory		
Have you decided to back your loan with:	Mandatory		
prevaling rate	Option 1. Non pension terminal benefits Option 2. Credit insurance at the		
Have you provided your CAGD's Authority Note and/or Loan/Advance forms?	Mandatory		

