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| ASSET FINANCE LOAN APPLICATION FORM | | | |  |
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| Paste  Recent Passport size photo | |  | Required information/documents to be attached.   1. Copy of National lD 2. Passport size photograph 3. Proforma Invoice from the Seller 4. Copy of Applicant’s pay slips (where applicable) 5. 3 months Financial records for Self-employed non-client Applicant 6. Bank statement for last 3 months (where salary is credited) 7. Proof of residence | |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| A | | | | | Particulars of Asset to be Purchased | | | | | | | | | | | | *For office use only* |
| 1. Name of Asset\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2. Invoice Value: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |  |
| 3. Purpose □ Business □ Personal use. 4. Number of quotations received \_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 5. If asset is for Business, please explain how you intent to use the asset, and its benefit; \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 6. If asset is not for Business, please explain its importance or benefit below;  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| B | | | **Loan Details** | | | | | | | | | | | | | | |
| 1. Loan Amount required: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2. Own Contribution: $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |  |
| 3. Repayment period (months): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 4. Monthly Payments:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 5. Main Sources of Repayment is: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  6. Alternative Source Repayment is:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| C | | | | **Security Pledge for the Loan** | | | | | | | | | | | | |  |
| Please list the assets pledged as security and estimate market value. | | | | | | | | | | | | | | | | |
| Description of Asset | | | | | | | | | | | | | | Market value | | |
| i. | | | | | | | | | | | | | | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| ii. | | | | | | | | | | | | | | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| iii. | | | | | | | | | | | | | | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| Total value of security pledged | | | | | | | | | | | | | | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| D | | **Personal Information** | | | | | | | | | | | | | | |  |
| 1. Full Name of Applicant (Mr/Mrs/Miss):\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |  |
| 2. ID/Passport #:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 3. Date of Birth: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 4. Phone Number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 5. Marital status:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 6. If married, Spouse’s Full Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 7. Spouse’s Contact Number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 8. No. of Dependants:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 9. Full Name of other relative not staying with you: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |  |
| 10. Their Address:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 11. Contact Number:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| E | | **Your Residential Address:** | | | | | | | | | | | | | | |  |
| 1. Residential Status: Own Living with Parents/relatives Rented at $\_\_\_\_\_\_\_\_\_\_ p.m.  Mortgaged at $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ per month Other (specify)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 2. Residential address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 3. Period of stay: \_\_\_\_\_\_\_\_\_\_\_\_\_\_  3. Previous Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 4. Period of stay: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| F | | **Employment/Business Details** | | | | | | | | | | | | | | | |
| 1. Occupation: Salaried, Self-employed, Contract, □ Part-time, □ retired | | | | | | | | | | | | | | | | |  |
| 2. Name Employer/Business:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 3. Position: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  4. Length of Employment:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 5. Contact Tel.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 6. Employers address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 7. Net monthly Income:\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 8. Other sources of income:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.8. Amount $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| G | | **Spouse’s Employment Details** | | | | | | | | | | | | | | |  |
| 1. Employment address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2. Contact Tel.: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |  |
| 3. If employed, Name Employer:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 4. Position:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  5. Length of Employment:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| 6. If self-employed, please give details of Spouse’s business:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | | | | | | | | | | | | |
| H | | **Income Details: Applicant and Spouse/Co-Applicant** | | | | | | | | | | | | | | |  |
| Please complete the Income and Expenses report below. | | | | | | | | | | | | | | | | |  |
| Monthly Income: | | | | | | | | | **Applicant** | | | | | **Spouse/Co-Applicant** | | |
| Gross monthly income: | | | | | | | | | $ | | | | | $ | | |
| Net monthly income (a): | | | | | | | | | $ | | | | | $ | | |
| Other Income (b) : | | | | | | | | | $ | | | | | $ | | |
| Total income: (a+b) | | | | | | | | | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| Monthly Expenses | | | | | | | | |  | | | | |  | | |
| Rentals/Mortgage | | | | | | | | | $ | | | | | $ | | |
| Household expenses | | | | | | | | | $ | | | | | $ | | |
| School fees | | | | | | | | | $ | | | | | $ | | |
| Rates (water, rates, electricity) | | | | | | | | | $ | | | | | $ | | |
| Existing Loans Repayments | | | | | | | | | $ | | | | | $ | | |
| Other expenses *(specify below)* | | | | | | | | |  | | | | |  | | |
| 1. | | | | | | | | | $ | | | | | $ | | |
| 2. | | | | | | | | | $ | | | | | $ | | |
| Total expenses | | | | | | | | | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | | | $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| I | | **Bank Account Details** | | | | | | | | | | | | | | |  |
| Name of Account holder | | | | | | | **Bank Name** | | | | **Branch** | | | **Account Number** | | |
|  | | | | | | |  | | | |  | | |  | | |
|  | | | | | | |  | | | |  | | |  | | |
| J | **Current Liabilities** (Other debts that you owe) | | | | | | | | | | | | | | | |  |
| Details of all your Outstanding Loans: | | | | | | | | | | | | | | | | |
| Name of Lender | | | | | | | | **Initial loan** | | **Security pledged** | | **Instalments** | | | **Balance remaining** | |
|  | | | | | | | |  | |  | |  | | |  | |
|  | | | | | | | |  | |  | |  | | |  | |
| K | | | | **References** | | | | | | | | | | | | | |
| Name: | | | | | | Address | | | | | | | Contact Tel. | | | Relationship/ (if any) | |
|  | | | | | |  | | | | | | |  | | |  | |
|  | | | | | |  | | | | | | |  | | |  | |
| L | | | | **Declaration and signature** | | | | | | | | | | | | | |
| I declare that all the particulars, supporting documents and information provided in this Asset Finance Loan Application Form are true, correct, completed and up to date in all respect as per my best knowledge and we have not withheld or misrepresented any information mentioned herein.  I have read the Asset Finance Loan Application Form and I am aware of all the terms and conditions of availing finance from Zambuko Trust and confirm having received comprehensive and detailed information regarding Zambuko’s Asset Finance Loan scheme. I’m also aware that fees paid by me are non-refundable. I further declare that I clearly understand that this is a Loan which shall be repaid.  I authorize Zambuko Trust to make any reference checks with any other Finance Institution/ registered Credit Bureau regarding my credit history with them and also authorize Zambuko Trust to provide details of my credit history to any other registered Credit Bureau. I undertake to inform Zambuko Trust regarding change in my residence/employment and to provide any further information that they may require.  I understand that Zambuko Trust reserves the right to reject this application for whatever reason, and accept that no reason could be given for rejection.  I declare that I have not availed another loan for the same purpose from any other bank/financial institution. I confirm that have not defaulted in repayment of loan taken from other banks nor entered into compromise settlement as borrower/guarantor.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature of Applicant Date | | | | | | | | | | | | | | | | | |

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| Asset Finance - Loan Officer Assessment Report |
| **Asset Description and Purpose**  Describe the asset to be acquired and evaluate the need to be met:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Is the Asset appear to be a high priority need,\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and why\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Character**  For current Zambuko Trust client, describe their repayment record:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  For non-clients/employed applicant, evaluate their cash flow and ability to repay; \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Management Capacity**   |  |  | | --- | --- | | 1. Is the business growing?(Or income adequate) |  | | 1. How easily will they repay the loan? (¼ of monthly income) |  | | 1. Do they have other pressing financial obligations |  | |  | | |
| **Loan Purpose**  Briefly explain the intended distribution or use of Loan\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Conditions/Timing of acquisition**  Is the timing of the Asset purchase right, and why\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Security Offered and/or guarantor details**  What’s your Estimated forced sale value of security pledged? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Does the guarantor (if any) have a stable job?\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ His/her salary \_\_\_\_\_\_\_\_\_\_\_\_\_\_  **Why is guarantor willing to secure the loan? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Conclusion and Recommendation**  **Comments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **Amount Recommended $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_** |
| Management/Committee □Approve □Decline. □Referred.  Comments:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Amount (if any): $\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Loan Utilization Summary:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |