

Home Loans Application Form

First National Bank How can we help you?

First National Bank Ghana Limited, a subsidiary of FirstRand Group, South Africa.

Home Loans Application Form

Please complete in BLOCK LETTERS and " $\sqrt{}$ " or "x" where applicable The application will have to be fully completed before it will be processed

AFFIX PASSPORT PHOTOGRAPH HERF AFFIX PASSPORT PHOTOGRAPH HERE

Branch				
Loan Applic Ref. No.	ation			

APPLICANT PERSONAL INFORMATION

Title Surname	First Name
Maiden Name (if applicable)	Other Names
Marital Status (Please select as appropriate) Single	Married Other (Please specify)
Gender Female Male Place of Birth	Date of Birth DDMMYYYY
Mother's Maiden Name	Nationality
Mobile No.	Alternative Tel No.
Email Address	
Dependants (children aged below) 21	
	ax Identification Iumber (TIN)
Profession/Occupation	
Current Residential Address (please tick where applicable)	
Home Owner Tenant Living with parents	Others Please specify
Duration of current residential status	s
Current Residential Address House No.	Street Name
City Region	County
Current Postal Address	
GhanaPost Digital Address	
Previous Residential Address	
(If you have been at your current address for less than three years)	
City Region	County
Proof of Address Type	
Do you own a house? Yes No	

Description of the house	Location
Vendor Details	
Name	
Address	
Telephone Number	
Addresses and description of prosperity to be purchased or r	refinances

Description of the property	Location	

VALID MEANS OF IDENTIFICATION

National ID	Card	National Driver's Licence	Passport	Voter's ID
Other ID				
ID 1	Country of Issue		D No.	
Issue Date			Expiry Date	
ID 2	Country of Issue		D No.	
Issue Date	DDMMYYYY		Expiry Date	

EMPLOYMENT DETAILS

Employed	Self Employed	Unemployed	Retired	Student
Other (Please specify)				
Length of period with F current Employer	rom DDMMYYYY	Salary/Expected Income		
Staff ID No.		Position/Rank		
Employment Type	Permanent	Contract	Part Time	Consultant

Employer's Name
Employer's Address
City/Town Region
Metropolitan Munincipal & District Assembly Country
Nature of Business
Office Phone No.
Employer's Email Address
Please provide details of Previous employment if period spent at current job is less than 3 years Second employment
Length of period with previous From: DDMMYYYY Employer To: DDMMYYYYY To: DDMMYYYYY
Staff ID No. Position/Rank
Employment Type Permanent Contract Part Time Consultant
Employer's Name
Employer's Address
City/Town Region
Metropolitan Munincipal & District Assembly Country
Nature of Business
Office Phone No.
Employer's Email Address
ALTERNATE CONTACT PERSONS (Someone Above 18 Years We Can Contact In Case You Are Not Reachable)
First Alternate Contact Person
Title Surname First Name
Maiden Name (if applicable) Other Names
Gender Female Male Relationship
Telephone No. Mobile No.
Email Address
Residential Address House No. Street Name
Metropolitan Munincipal & District Assembly Country

Second Alternate Contact Person

Title	Surname		First Name	
Maiden Name (if applicable)		Other Na	Names	
Gender	Female Male	Relationship		
Telephone No.			Mobile No.	
Email Address				
Residential Ad	Idress House No.	Street Name		
Metropolitan N	Aunincipal & District Assembly		Country	
Region				

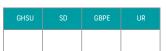
ACCOUNTS HELD WITH FIRST NATIONAL BANK GHANA AND ACCOUNTS ELSEWHERE

S/N	Bank	Branch	Account Number
1			
2			
3			

INCOME, EXPENSES, ASSETS AND LIABILITIES

Please complete the tables below as thoroughly as possible

Currency Type



MONTHLY INCOME	MONTHLY EXPENSES
Basic	Cash
Overtime	Mortgage
Bonus	Insurance
Commission	Taxes
Dividends	Alimony
Interest	Overdraft
Rent	Term Loan
Others	Others

TOTAL ASSETS		TOTAL LIABILITIES		
Cash		Mortgage		
Savings		Car Loans		
Shares		Staff Loans		
T Bills		Credit Card		
Real Estate		Overdraft		
Life Insurance		Guarantees		
Land		Other Loans		
Others		Others		

Total	Total	Total	
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CO-APPLICANT

Title Surname	First Name
Maiden Name (ifapplicable)	Other Names
Relationship between applicant and co-applicant	
Marital Status (Please tick as appropriate) Single	Married Other (Please Specify)
Gender Female Male Place of Birth	Date of Birth DDMMYYYY
Mothers Maiden Name	Nationality
Mobile No.	Alternative Tel. No.
Email Address	
Dependants (children aged below 21)	
Number Ages	Tax Identification Number (TIN)
Profession/Occupation	
Current Residential Status (please tick where applicable)	
Home Owner Tenant Living with parents	Others Please specify
Duration of current residential status	years
Current Residential Address House No. Stree	et Name
City Region	Country
Current Postal Address	
Ghana Post Digital Address	
Previous Residential Address (if you have been at your current address for less than three years)	et Name
City Region	Country
Proof of Address Type	
Do you own a house? Yes No	
Description of the house	Location

Other ID				
ID 1	Country of Issue		D No.	
Issue Date			Expi	ry Date DDMMYYYY
ID 2	Country of Issue		D No.	
Issue Date DDMM			Expi	ry Date DDMMYYYY
Employed	Self Employed	Unemployed	Retired	Student
Other (Please specify)				
current Employer	rom DDMMYYY o DDMMYYY	Salary/Expe Income	cted	
Staff ID No.		Position/	/Rank	
Employed	Self Employed	Unemployed	Retired	Student
Other (Please specify)				
Length of period with cur Employer	rent From: DDMM	Salary/I Income	Expected	
Staff ID No.		Positi	on/Rank	
Employment Type	Permanent	Contract	Part Time	Consultant
Employer's Name				
Employer's Address				
City/Town		Region		
Metropolitan Munincipal	& District Assembly		Country	
Nature of Business				
Office Phone No.		Mobile No.		
Employer's Email Address				
Please provide details	of Previous employment if po	eriod spent at current job is less tha	n 3 years Second	employment
Length of period with pre Employer	vious From DDMM To DDMM	Salary/ Income	Expected	
Staff ID No.		Positi	ion/Rank	
Employment Type	Permanent	Contract	Part Time	Consultant

Employer's Address					
City/Town			Region		
Metropolitan Munincipa	al & District Assembly			Country	
Nature of Business					
Office Phone No.		M	obile No.		
Employer's Email Addres	SS				
First Alternate Contac	ct Person				
Title	Surname		First Name		
Maiden Name (if applicable)		Other	Names		
Gender Female (Male	Relationship			
Telephone No.		Ma	bile No.		
Email Address					
Residential Address	House No.	Street Name			
Metropolitan Munincipal	& District Assembly			Country	
Region					
Second Alternate Co	ntact Person				
Title	Surname		First Nam	ie	
Maiden Name		Othe	er Names		
Gender Female	Male	Relationship			
Telephone No.		N	1obile No.		
Email Address					
Residential Address	House No.	Street Name			
Metropolitan Munincip	al & District Assembly			Country	
Region					

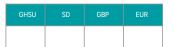
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Bank Details (Accounts with First National Bank Ghana and accounts elsewhere)

S/N	Bank	Branch	Account Number
1			
2			
3			

Please complete the tables below as thoroughly as possible

Currency Type



MONTHLY INCOME	MONTHLY EXPENSES	TOTAL ASSETS	TOTAL LIABILITIE
Basic	Cash	Cash	Mortgage
Overtime	Mortgage	Savings	Car Loans
Bonus	Insurance	Shares	Staff Loans
Commission	Taxes	T Bills	Credit Card
Dividends	Alimony	Real Estate	Overdraft
Interest	Overdraft	Life Insurance	Guarantees
Rent	Term Loan	Land	Other Loans
Others	Others	Others	Others

al Total	Total	Total	
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Home Loans Finance Required (Please tick appropriate box)

Purchase		Home Cons	truction	Home Owner	s'
First-time Buyer 100% Purchase First-time Buyer with Deposit		struction npletion		Equity Release Home Improvement	
Buy to Let Home Purchase		Home Re ⁻	finance	Other Produc	ets
Home Purchase	Swi Refi	tch nance		Safe to Own	
urpose of Loan or Equity Release applicants only)					
edical Education	Other	Specify			

Typeoflease	Freehold		Leasehold
Value of Property	GHS	\$	
Loan Amount Required	GHS	/\$	
Currency you wish to borrow in	GHSU SD	GBP EUR	

LOAN CLOSING COSTS

Please note that the following payments may have to made by the borrower prior to First National Bank Ghana disbursing funds.

- 1. Application fees apply
- 2. Deposit towards title transfer from vendor to you (stamping of mortgage agreements & title documents, survey, publication etc)
- 3. Mortgage Protection Insurance variable (depends on application circumstances, renewed annually)
- 4. Property Insurance dependent on the property value (renewed annually)

The Home Completion Mortgage product attracts a different payment structure.

Applicants may wish to discuss the possibility of First National Bank Ghana adding some of these costs on the mortgage amount being borrowed.

NOTICE CONCERNING YOUR PRIVACY RIGHTS

The confidentiality of your information is important to us and we recognize that you do business with us based on your belief that we will keep your information confidential

We collect personal information about you from the following sources

- · Your application form and other related documents
- · Your transaction with us, our affiliates and other service providers
- Other credit agency

We do not disclose any personal information about our existing and former customers to anyone, except as permitted or required by law.

We restrict access to your personal details to our employees and our service providers who need such information in order to provide products and services to you. We maintain physical, electronic and procedural safeguards to protect your personal information.

If you have any questions concerning our customer information policy, please contact any of our client relations representative on toll-free number 0800770522 or +233 2424 35050 or info@firstnationalbank.com.gh

DECLARATIONS

	BORROWER (YES/NO)	SECOND BORROWER (YES/NO)
a. Are there any outstanding judgements against you?		
b. Have you ever been declared bankrupt?		
c. Have you defaulted on any loan resulting in foreclosure or judgement		
d. Are you presently delinquent or in default of any loans, mortgage or guarantees?		

Please provide details if you answered "Yes" to any of the above questions

I/We				
	prmation provided in this applicatic ded misleading information.	on form is accurate and not misleadi	ng and accept the likeliho	ood of prosecution if
I/We				
application up until o which may have an ir	disbursement. Other than the infor	any material changes in my/our finar rmation provided in the box above th be considered. By my/our signature d party agencies or institutions.	ere is no other informatio	n to be disclosed
Borrower Signature		Second Borrower		
Date	DDMMYYYY	Date		
YOUR	PROPERTY MAY BE REPOSSES	SED IF YOU FAIL TO MAKE YOUR I	MONTHLY HOME LOAN	N PAYMENTS
	HOW DID YO	U HEAR OF FIRST NATIONAL BAN	NK GHANA?	
Newspaper/Print Me	dia 🗌 Internet 🗌	Radio Frie	end/Family	Other
Please specify				

HOME LOAN APPLICATION CHECKLIST (For Official Use)

Please attach the following documents to the application form. (All original documents should be delivered to First National Bank Ghana)

	For Official Use		For Official Use
1 recent colour passport picture		3 months most recent bank statements (if applicable)	
Photo ID: Passport or Driver's License and a second ID		Credit report (where available)	
Proof of Address - Utility bill/tenancy agreement		Vendor's offer letters/ sale and purchase	
3 months most recent payslips		Application fee (non-refundable)	
SELF EMPLOYED APPLICANTS SHOULD ALS	O INCLUDE THE FOLLOWING		
	For Official Use	Certificate of Incorporation and	
Personal/business bank statement for 3 years		Certificate to Commence Business.	
		Form 3 & 4	
Financial statements from the last 3 years		Sole Proprietorship Form A	