

## ▶ Personal Loan Application Form

### Personal Checklist

I have attached the following documents

- ▶ Original ID/ Passport and copy
- ▶ Original PIN Certificate and copy
- ▶ Certified Bank Statements for the last 6 months (for non CBA customer)
- ▶ Payslip for last three months (original or copy certified by employer)
- ▶ A Personal Financial Statement
- ▶ Letter from employer confirming terms and condition of employment
- ▶ Copy of work permit (if non-kenyan)
- ▶ Copy of utility bill (Electricity, Telephone, Water not more than 3 months old)



**MY PERSONAL DETAILS**

Title (tick appropriate box)  Mr  Mrs  Miss  Dr  Prof  Others \_\_\_\_\_

First Name(s) \_\_\_\_\_

Previous name(s) if any (eg. maiden name) \_\_\_\_\_

Nationality \_\_\_\_\_ IDNo./ Passport No. (please attach copy) \_\_\_\_\_

Country of residence \_\_\_\_\_ PIN Number (plus copy of PIN Certificate) \_\_\_\_\_

Date of Birth \_\_\_\_\_ Telephone No. \_\_\_\_\_

Postal Address \_\_\_\_\_ Office Tel No. \_\_\_\_\_

Home Tel No. \_\_\_\_\_ Mobile No. \_\_\_\_\_

E-mail Address \_\_\_\_\_

Marital Status  Single  Married  Divorced  Widowed

No. of dependants \_\_\_\_\_

Education Level  Post Graduate/Professional  GraduateDiploma  Certificate  High School

Next of Kin (Name) \_\_\_\_\_

Relationship  Spouse  Child  Parent  Other (Please specify) \_\_\_\_\_

Next of Kin Tel Contacts \_\_\_\_\_ Postal Address \_\_\_\_\_

Postal Code \_\_\_\_\_ Town/ City \_\_\_\_\_ Country \_\_\_\_\_

**MY BANK DETAILS**

Do you have an account with Commercial Bank of Africa?  Yes  No

Branch \_\_\_\_\_ Account No. \_\_\_\_\_

Number of years with Commercial Bank of Africa \_\_\_\_\_ Existing loans with Commercial Bank of Africa  Yes  No

Balance \_\_\_\_\_ Date drawn \_\_\_\_\_ Date paid \_\_\_\_\_

Other Bank Account Details

Bank/Institution	Branch	A/C Type	Facilities Taken	Monthly Repayment	Outstanding Amount
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i	_____	_____	_____	_____	_____
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ii	_____	_____	_____	_____	_____
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iii	_____	_____	_____	_____	_____
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iv	_____	_____	_____	_____	_____
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How long have you had the above accounts? i \_\_\_\_\_ ii \_\_\_\_\_ iii \_\_\_\_\_ iv \_\_\_\_\_

**ABOUT MY RESIDENCE**

Current residential address (please give full details - plot No., street name, area etc) \_\_\_\_\_

Length of stay at present address \_\_\_\_\_ Years

Previous residence address (if less than 3 years at current residence) \_\_\_\_\_

Type  Rented  Owned  Living with parents  Mortgaged  Employer provided

Permanent address if different from present address (*foreign nationals, please provide address in home country*) \_\_\_\_\_

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### MY WORK DETAILS

Name of current employer \_\_\_\_\_ No. of years with employer \_\_\_\_\_

Work address \_\_\_\_\_ Telephone No. (Work) \_\_\_\_\_

Occupation \_\_\_\_\_ Employment sector \_\_\_\_\_

Contract tenure \_\_\_\_\_ Expiry date \_\_\_\_\_

Salary received at Commercial Bank of Africa?  Yes  No

Date when salary received \_\_\_\_\_

Name of previous employer (*if less than 3 years with current employer*) \_\_\_\_\_

No. of years with previous employer \_\_\_\_\_

Anticipated retirement age \_\_\_\_\_ is salary paid direct to the bank by your employer  Yes  No

Frequency of salary payment  Weekly  Fortnightly  Monthly  Others (*please specify*) \_\_\_\_\_

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### MY LOAN DETAILS

I would like to apply  Personal Loan  Top-up

Amount required Kshs \_\_\_\_\_ Loan Tenure (*months*) \_\_\_\_\_

Purpose of loan (Please specify)  School fees  Home Improvement  Medical

Car  Plot purchase

Others \_\_\_\_\_

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Loan Tenure \_\_\_\_\_ (*months*) \_\_\_\_\_

**MY CREDIT CARD DETAILS**

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Do you have a credit card?  Yes  No      If No, would you like a CBA Visa Credit Card  Yes  No

Please provide details of your Credit Card(s)  1st Credit Card

Name of card provider \_\_\_\_\_ Card No. \_\_\_\_\_

Expiry date \_\_\_\_\_ Limit \_\_\_\_\_

2nd Credit Card

Name of card provider \_\_\_\_\_ Card No. \_\_\_\_\_

Expiry date \_\_\_\_\_ Limit \_\_\_\_\_

**REFEREES**

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Referee 1

Referee 2 (*must be a relative*)

Full Name \_\_\_\_\_

Relationship \_\_\_\_\_

No. of years acquainted \_\_\_\_\_

Nationality \_\_\_\_\_

Telephone No. (*Office*) \_\_\_\_\_

Telephone No. (*Mobile*) \_\_\_\_\_

Telephone No. (*Office*) \_\_\_\_\_

Physical address (*work/Residence*) \_\_\_\_\_

E-mail address \_\_\_\_\_

How did you hear about Commercial Bank of Africa Personal Loans

Please tick where applicable  Press advertisement  TV advertisement  Existing customer

Radio advertisement  Direct mail  Telesales  Referral

If it's a campaign (*please specify*) \_\_\_\_\_

Others (*please specify*) \_\_\_\_\_

<b>INCOME AND EXPENDITURE STATEMENT FOR INDIVIDUALS</b>	
<b>MONTHLY INCOME</b>	<b>AMOUNT (KSHS.)</b>
Salary	
Rental Income	
Dividend Income	
Spouse's Income	
Other Income e.g. Consultancy, Business Income	
<b>TOTAL MONTHLY INCOME (A)</b>	
<b>MONTHLY EXPENSES</b>	
Taxation	
Pension Fund Contribution	
Medical Aid	
Life Assurance Premiums	
Retirement Annuity Premiums	
Insurance Premiums	
Rates and Taxes on Properties	
Rent Payment	
SACCO Payments	
Home Loan Payments	
Credit Card Payments	
Car Loan Payments	
Hire Purchase Payments	
Other Loan Payments	
Motor Vehicle Expenses	
Electricity and Water	
School/University Fees	
Groceries	
House Workers	
Telephone	
Armed Response	
Other Personal/Household	
Budgeted Savings	
Entertainment	
Other Expenses	
<b>TOTAL MONTHLY EXPENSES (B)</b>	
<b>MONTHLY SURPLUS/DEFICIT (A-B)</b>	

<b>ASSETS AND LIABILITIES STATEMENT FOR INDIVIDUALS</b>	
<b>ASSETS CATEGORY</b>	<b>VALUE (KSHS.)</b>
Land/Buildings	
Vehicles	
Bank Balances	
Insurance (surrender value)	
Household Goods	
Listed Shares	
Other Shares (business owned)	
Other Investments	
Jewellery	
Other Assets (offshore, unit trusts)	
<b>TOTAL ASSETS (A)</b>	
<b>LIABILITIES CATEGORY</b>	<b>AMOUNT (KSHS.)</b>
Home Loans	
<b>Car Loans</b>	
Credit Cards	
<b>Hire Purchase Loans</b>	
Taxation	
<b>Other Creditors</b>	
<b>TOTAL LIABILITIES (B)</b>	
<b>NET WORTH (A-B)</b>	

**CUSTOMER DECLARATION**

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1. I certify this information is true and correct and authorize Commercial Bank of Africa Limited to contact any source for confirmation. I agree to be bound by the term and conditions of this facility. I understand Commercial Bank of Africa Limited reserves the right to decline this application without giving reasons.
2. I/We have read and fully understood the Terms and Conditions governing this facility and I/We hereby accept and agree to be bound by them.
3. I understand the interest of this loan is variable and will be applied at the Bank current prevailing Interest rate.  
  
I instruct Commercial Bank of Africa to credit the loan amount approved to my account number \_\_\_\_\_ with yourselves upon approval of my/our loan.
4. I authorize the Bank to deduct any premiums payable towards such insurance cover and facility fee from the loan granted.
5. I agree to immediately inform Commercial Bank of Africa Limited should my employment status change and I further confirm that I shall NOT change my salary paypoint from Commercial Bank of Africa Limited until I have paid off the loan in full.
6. I authorize the Commercial Bank of Africa Limited to obtain any information it may require relating to this application form from my employer, if any, and from any other source to which it may apply. Each such source of information is hereby authorized by me to provide you with such information.



**Please tick as applicable**

In the event that the amount I/we qualify for is less than the amount requested

- I instruct the bank to contact me before crediting my account.
- I authorize the bank to create a loan account in my name and disburse the approved amount without reference to me.

**Authority to Employer**

- I authorize my employer to deduct via direct salary check-off my monthly loan repayment and remit to CBA.
- I hereby authorize my employer to pay my salary, allowances, gratuity and all other benefits directly to my account number \_\_\_\_\_ with Commercial Bank of Africa Limited with immediate effect; or
- I hereby authorize my employer to deduct my loan installment from my salary, allowances and other benefits every month with immediate effect and pay the amount directly to Commercial Bank of Africa Limited
- I also hereby authorize my employer to pay any terminal benefits or final salary directly to Commercial Bank of Africa Limited in the event of termination of my employment.

Signature of applicant \_\_\_\_\_ Date \_\_\_\_\_  
*(sign in presence of a Bank Official)* *(DD/MM/YYYY)*

Signature of joint applicant \_\_\_\_\_ Date \_\_\_\_\_  
*(sign in presence of a Bank Official)* *(DD/MM/YYYY)*

Confirmation by Employer \_\_\_\_\_

I confirm that the applicant is an employee of \_\_\_\_\_ and that the details given above are true, and confirm having noted the instructions/ request to channel his/her monthly salary, and the assignment of all terminal dues excluding pension to the Bank.

Employers Name \_\_\_\_\_ Signature \_\_\_\_\_

Designation \_\_\_\_\_ Date \_\_\_\_\_

**BANK USE ONLY**

Check list for the Branch/Account Relationship Manager

- Check list complete                       6 months statement checked against payslip  
 If foreigner, attach contract and work permit

Is application compliant with existing product profile?     Yes     No

If No, list the exceptions

- i. \_\_\_\_\_  
ii. \_\_\_\_\_  
ii. \_\_\_\_\_

**Recommended by: Account Relationship Manager**

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Head of Personal Banking and/or Head of Credit Analysis**     Approved     Declined

Signature \_\_\_\_\_ Date \_\_\_\_\_

Check list for Loan Center

- i. Credit Risk Rating \_\_\_\_\_                      vi. Monthly repayment amounts \_\_\_\_\_  
ii. Pricing of the facility \_\_\_\_\_                      vii. Facility repayment commencement date \_\_\_\_\_  
iii. Facility fee \_\_\_\_\_                      viii. Debt/Income ratio \_\_\_\_\_  
iv. Insurance fee \_\_\_\_\_                      ix. Approval level \_\_\_\_\_  
v. CRB Report \_\_\_\_\_

Credit Analyst \_\_\_\_\_ Signature \_\_\_\_\_

Credit Approval \_\_\_\_\_ Signature \_\_\_\_\_

Head of Credit \_\_\_\_\_ Signature \_\_\_\_\_

Credit Operations Manager \_\_\_\_\_ Signature \_\_\_\_\_



