Please complete ALL sections of the form in BLOCK LETTERS. If you need any help in completing the form, you can call our office.

PLEASE NOTE THIS FORM IS AN APPLICATION FOR A LOAN NOT A GUARANTEE THAT A LOAN WILL BE GRANTED

**PERSONAL LOAN APPLICATION FORM**

**APPLICANT’S** Surname ---------------------------------------First Name -------------------------------------------------

Other Name -------------------------------------------- Title: Chief/Dr/Mr/Mrs/Ms -------------------------------------

Marital Status**:** Single Married Date of Birth: ……/……/…………

Highest Educational Qualification: ………………...…………………………………………………………………………………

State of origin…………………………………………………………….LGA………………………………………………………………

Occupation………………………………………………Sector…………………………………..Position…………..……

Level….…………..…………. Employment Type: Permanent Contract

Employer’s Name …………………………………………………………………………………………………………………………

Office Address………………………………………………………………………………………………………………………………

Annual salary/income ..……………………………………Net monthly salary/income………………………………

Means of Identification: Int’l Passport: Drivers’ License: National Identity Card: Voters Card

Issue Date…………………………….. Expiry Date……………………………………BVN …………………………………

Residential Address: ……………………………………………………………………………………………………………………

Nearest Bus Stop/Landmark: ……………………………………………………City………………….………………………..

Length of Stay at Address…………… (Months)

Residential Type: Owned Rented Staying With Family

Mobile No………………………………………Alternative Mobile number…………………………………………….

Official e-mail …………………………………………………Other e-mail……………………………………………….

Spouse’s Name……………………………………………………………………………………………………………

Address……………………………………………………………………………………………………………………………………

Nearest Bus Stop ……………………………………………………………..City…………………………………………………….

Occupation………………………………………………………..State of Origin…………………………LGA…………………..

Mobile Number ………………………………………Alternative Mobile Number……………………………

E-mail……………………………………………………………………………………………………………………………

**Applicant introduced by** ………………………………………………………………………………………………………………

**BANKING INFORMATION**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S/N** | **Bank Name** | **Branch** | **Account type** | **Account Number** |
|  |  |  |  |  |

**LOAN INFORMATION**

Loan Amount Requested (figures)………………………………………

(In words) ………………………..……………………………………………..……………………………………………..

PURPOSE (Please be very specific): …………………………………………..……………………………..………………………………………..……..

Loan Type: …………………..………………………………………… Tenor (days) ……………………………………………………..

Mode of Repayment: Direct Debit, Post Dated Cheque, Bank Standing Order

Pricing: Interest rate…………….. Management Fee………………… Credit Life Insurance……………….. Others………………

**OUTSTANDING LOAN**

Bank ……………………………………………….Loan Amount N…………………………………….……………………………………….

Amount In Words: …………………………………..……………………………………..………………………………….…………………….

Unexpired Tenor……………………………………. Repayment Amount…………………………………………………………………..

Last Repayment Date……………………………………..Maturity Date………………………………………………………………

Outstanding Balance N……………………………………. Amount in Words…………………………………………………………

….…………………………………………………………………………………………………………………………………………………………………

**DECLARATION**

I ……………………………………………………………………………………………………………………………………………………….hereby certify that the information contained in this application is true, correct and provides a full and complete picture of my financial position. Perennial Finance Limited is authorized to verify all information disclosed and to perform all credit investigation as may be required from my employers, relatives and/or bankers in other to consider this application.I also confirm that details on my credit/loan status may be availed to an approved credit bureau subscribed to by Perennial Finance Limited and further authorize Perennial Finance Limited to give credit information to advise others about my credit experience with Perennial Finance Limited. As an integral part of this application, I consent to credit life insurance cover being arranged to cover the facility. I understand and accept that the insurance policy may not cover all forms of disability or death. It is also agreed that my financial statement shall remain the property of Perennial Finance Limited whether or not the credit is granted and that all documentation will be maintained to protect my confidentiality in accordance with all applicable legal or regulatory requirements. Notwithstanding the insurance cover, I understand and agree that I am personally liable to Perennial Finance Limited for the credit facility, interest,insurance, premiums, charges, fees and/or penalties. I also confirm that I have read and understood and agreed to be bound by the terms and conditions of the facility.

**Applicant Signature:** ………………………………………… **Date:** …………………………………………

**GUARANTOR DETAILS**

Surname…………………………………………………First Name……………………………………………………………………………

Other Name………………………..…………………….. Title: Chief/Dr/Mr/Mrs/Ms………………………………………………

Marital Status: Single Married Date of Birth: ……/……/…………

Highest Educational Qualification: ………………...…………………………………………………………………………………

State of Origin…………………………………………………………….LGA………………………………………………………………

Occupation………………………………………………Sector…………………………………..Position…………..……………….

Level….…………..…………. Employment Type: Permanent Contract

Employer’s Name …………………………………………………………………………………………………………………………

Office Address………………………………………………………………………………………………………………………………

Annual salary/income ..……………………………………Net monthly salary/income………………………………

Means of Identification: Int’l Passport: Drivers’ License: National Identity Card: Voters Card

Issue Date…………………………….. Expiry Date……………………………………BVN …………………………………

Residential Address: ……………………………………………………………………………………………………………………

Nearest Bus Stop/Landmark: ……………………………………………………City………………….………………………..

Name of applicant guaranteed……………………………………………………………………………………………………………..

Loan amount guaranteed……………………………………………………………………………………………………………………..

Relationship to applicant: ……………………………… Telephone Numbers: ………………………………………………….

Email: ……………………………………………………………………………………………………………………………………….

**Guarantor’s Declaration:**

**“I……………………………………………………………………………………………………………….hereby do declare that as a Guarantor,I shall be responsible for ensuring repayment of the loan. I also declare that in the event of death or default of the client, I shall be responsible for repaying the said loan received with the necessary interest, penalty as well as cost of any services incurred during the processing.**

**Guarantor’s Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date:**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**OFFICE USE ONLY:**

**RECOMMENDATION**

Name of Relationship Officer: …………………………………………………………………… Code: …………………………………

Loan Type…………………………………

Loan Amount: N…………………………………………………………………… Tenor…………...…… (days/months)

Start date…………………………… First Repayment Due On……………………………

Repayment Amount…………………………

Maturity Date …………………………

Signature……………………………. Date…………………………

**APPROVAL**

Loan Amount Approved: …………………………………………………… Tenor……………………………… (Days/months)

LOAN ID: ………………………………………………………………………………….

Name of Approving Authority……………………………………………………

Designation………………………………………………………………………………

Signature……………………………. Date…………………………………………..

|  |  |  |  |
| --- | --- | --- | --- |
| **DOCUMENTATION CHECKLIST**  **S/N ITEM YES NO REMARK** | **YES** | **NO** | **REMARKS** |
| 1. Passport size picture - Obligor |  |  |  |
| 2. Passport size picture - Guarantor |  |  |  |
| 3. Letter of affirmation of the Guarantor |  |  |  |
| 4. Photocopy of Employment/Latest promotion letter (where applicable) |  |  |  |
| 5. Photocopy of the company’s identity card (where applicable) |  |  |  |
| 6. Last three (s) months Pay-slip (where applicable) |  |  |  |
| 7. Photocopy of valid means of identification (Drivers License,Voter  ID//National ID) of obligor |  |  |  |
|  |  |  |  |
| 8. Photocopy of valid means of identification (Driver’s Licence/Passport/ Voter ID//National ID) of Guarantor |  |  |  |
| 9. Evidence of place of residence (e.g photocopy of utility bill, Tenancy  agreement etc) for obligor |  |  |  |
| 10. Evidence of place of residence (e.g photocopy of utility bill, Tenancy  agreement etc) for guarantor |  |  |  |
| 11. Last six (6) months Bank statement of account duly stamped and signed  Obligor |  |  |  |
| 12. Last six (6) months Bank statement of account duly stamped and signed  Guarantor |  |  |  |
| 13. Duly signed undated cheques of obligor |  |  |  |
| 14. Duly signed undated cheques of Guarantor |  |  |  |
| 15. Original copies of vehicle title documents (where applicable) |  |  |  |
|  |  |  |  |
| 16. Spare key of vehicle pledged as security (where applicable) |  |  |  |
| 17. Duly executed Authority To Sell (where applicable) |  |  |  |
| 18. Physical inspection of the vehicle by valuer appointed by the Institution  valuation report should be attached (where applicable) |  |  |  |
| 19. Picture evidence of the collateral |  |  |  |
| 20. Duly executed offer letter (all pages are to be signed) |  |  |  |
| 21. Visitation report for obligor’s office |  |  |  |
| 22.Visitation report for obligor’s residence |  |  |  |
| 23. Completed KYC of obligor in place |  |  |  |
| 24.Visitation report for Guarantor’s residence |  |  |  |
| 25. Visitation report for Guarantor’s office |  |  |  |
| 26. Completed KYC of guarantor in place |
|  |  |  |  |
| 27. Insurance initiated |  |  |  |
| 28. Upfront fee paid |  |  |  |
| 29. Credit checks |  |  |  |

**PERENNIAL FINANCE LIMITED 45 Woji Road,Rumurolu,Opposite Primay School Port Harcourt** customercare@perennial-finance.com;www.perennial-finance.com

Please complete ALL sections of the form in BLOCK LETTERS. If you need any help in completing the form, staff volunteers in the credit union will be pleased to assist.

PLEASE NOTE THIS FORM IS AN APPLICATION FOR A LOAN NOT A GUARANTEE THAT A LOAN WILL BE GRANTED

**BUSINESS LOAN APPLICATION FORM**

**APPLICANT INFORMATION**

Company Name ----------------------------------------------------------------------------------------------------

Address----------------------------------------------------------------------------------------------------------------

RC/BRN No-----------------------------------------------------------------TIN --------------------------------------

Nature of business---------------------------------------------------------------------------------------------------

Industry-------------------------------------------------- Sector-----------------------------------------------------

Applicant Introduced by-------------------------------------------------------------------------------------------

**1st DIRECTOR’S INFORMATION**

Surname -------------------------------------------- First Name --------------------------------------------

Other Name………………………..…………………….. Title: Chief/Dr/Mr/Mrs/Ms…………………………

Marital Status: Single Married

Highest Educational Qualification**:** ………………...……………………………………………………………………

State of Origin ………………………………………………………………LGA………………………………………………

Means of Identification: Int’l Passport: Drivers’ License: National Identity Card: Voters Card

Issue date………………………………. Expiry date…………………………………… Date of birth…………………………

BVN ………………………………………………

Residential Address:…………………………………………………………………………………….………State…………………

Nearest Bus Stop: ………………………………………Phone No………………………………..Email……………………………………………

**2nd DIRECTOR’S INFORMATION**

Surname -------------------------------------------- First Name --------------------------------------------

Other Name………………………..…………………….. Title: Chief/Dr/Mr/Mrs/Ms…………………………

Marital Status: Single Married

Highest Educational Qualification**:** ………………...……………………………………………………………………

State of Origin ………………………………………………………………LGA………………………………………………

Means of Identification: Int’l Passport: Drivers’ License: National Identity Card: Voters Card

Issue date………………………………. Expiry date…………………………………… Date of birth…………………………

BVN ………………………………………………

Residential Address:…………………………………………………………………………………….………State…………………

Nearest Bus Stop: ………………………………………Phone No………………………………..Email……………………………………………

**BANKING INFORMATION**

**SN Name of Bank Branch Account Type Account Number**

1.

2.

**PERENNIAL FINANCE LIMITED 45 Woji Road,Rumurolu,Opposite Primay School Port Harcourt** customercare@perennial-finance.com www.perennial-finance.com

**LOAN INFORMATION**

Loan Amount Requested (figures)………………………………………

(In words) ………………………..………………………………………..……………………………………………..……………………………………………..

PURPOSE (Please be very specific): ………………………………………….……………………………..……………………………………..……..

Loan Type: …………………..………………………………………..……………………… Tenor (days) ……………………………………………………..

Mode of Repayment: Direct Debit Post Dated Cheque: Bank Standing Order

Pricing: Interest rate…………….. Management Fee………………… Credit Life Insurance……………….. Others………………

**OUTSTANDING LOAN**

Bank …………………………………………………………………Loan Amount N…………………………………….…………………………….

Amount In Words: ……………………………………..……………………………………..………………………………….…………………….

Facility Tenor……………………….Unexpired Tenor………………………Monthly Repayment Amount………………………

Last Repayment Date……………………………………..Maturity Date………………………………………………………………………

Outstanding Balance N……………………………………. Amount in Words………………………………………………………………

….…………………………………………………………………………………………………………………………………………………………………

**DECLARATION**

I/We………………………………………………………………………………………………………………………………………………………

hereby certify that the information contained in this application is true, correct and provides a full and complete picture of my/our financial position Perennial Finance Limited is authorized to verify all information disclosed and to perform all credit investigation as may be required from my/our employers, relatives, credit bureau and/or bankers in other to consider this application. I/We also confirm that details on my/our credit/loan status may be availed to an approved credit bureau subscribed to by Perennial Finance Limited and further authorize Perennial Finance Limited to give credit information to advise others about my/our credit experience with Perennial Finance Limited. As an integral part of this application, I/We consent to credit life insurance cover being arranged to cover the facility. I/We understand and accept that the insurance policy may not cover all forms of disability or death. It is also agreed that my/our financial statement shall remain the property of Perennial Finance Limited whether or not the credit is granted and that all documentation will be maintained to protect my/our confidentiality in accordance with all applicable legal or regulatory requirements.

Notwithstanding the insurance cover, I/We understand and agree that I/We am/are personally liable to Perennial Finance Limited for the credit facility, interest, insurance, premiums, charges, fees and/or penalties. I/We also confirm that I/We have read and understood and agreed to be bound by the terms and conditions of the facility.

Name ……………………………………………………………………… Name………………………………………………………………………..

Signature & Date…………………………………………………….. Signature & Date……………………………………………………….

**GUARANTOR DETAILS**

Company Name ----------------------------------------------------------------------------------------------------

Address----------------------------------------------------------------------------------------------------------------

RC/BRN No-----------------------------------------------------------------TIN --------------------------------------

Nature of business---------------------------------------------------------------------------------------------------

Industry-------------------------------------------------- Sector-----------------------------------------------------

**DIRECTOR’S INFORMATION**

Surname ------------------------------- Other names -----------------------------------------------------------

Title: Chief/Dr/Mr/Mrs/Ms………………………… Designation------------------------------------------------

Marital Status: Single Married Date of Birth: ……/……/…………

Highest Educational Qualification**:** ………………...……………………………………………………………………

State of Origin ………………………………………………………………LGA………………………………………………

Means of Identification: Int’l Passport: Drivers’ License: National Identity Card: Voters Card

Issue date………………………………. Expiry date…………………………………… BVN …………………………………………..

Residential Address:…………………………………………………………………………………….………………………………………

Nearest Bus Stop: ………………………………………Phone No………………………………..Email………………………………

**TRANSACTION DETAILS**

Name of company guaranteed……………………………………………………………………………………………………………..

Loan amount guaranteed……………………………………………………………………………………………………………………..

Amount in words…………………………………………………………………………………………………………………………………..

Relationship to applicant: …………………………………………………………………………………………………………………….

**Guarantor’s Declaration:**

**“I…………………………………………………. hereby do declare that as a Guarantor, I shall be responsible for ensuring**

**repayment of the loan. I also declare that in the event of death or default of the client, I shall be responsible for**

**repaying the said loan received with the necessary interest, penalty as well as cost of any services incurred during**

**the processing.**

**Guarantor’s Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**OFFICE USE ONLY:**

**RECOMMENDATION**

Name of Relationship Officer: …………………………………………………………………… Code: …………………………………

Loan Type…………………………………

Loan Amount: N…………………………………………………………………… Tenor…………...…… (days/months)

Start date…………………………… First Repayment Due On……………………………

Repayment Amount……………………………………. Maturity Date …………………………

Signature……………………………. Date…………………………

**APPROVAL**

Loan Amount Approved: …………………………………………………… Tenor……………………………… (Days/months)

LOAN ID: ………………………………………

Name of Approving Authority…………………………………………………… Designation……………………………………………………

Signature……………………………. Date…………………………