

Home Loan Application Form

A. Application for: (Indicate with "X" where applicable)

Purchase of property
 Building loan
 Mortgage on existing property
 Vacant land

B. Existing facilities at Bank Gaborone

Acc. No.(s):

C. Applicant's Personal Details

1. Name and surname	
2. Omang/Passport number	
3. Date of birth (DD/MM/YYYY)	
4. Current employer	
5. Occupation	
6. Period of employment	
7. Postal address	
8. Physical address	
9. Telephone number	
10. Fax number	
11. Cellphone number	
12. E-mail address	
13. Period at current physical address	

D. Business's Entity Details

1. Name of business entity	
2. Business entity registration number	
3. Date registered	
4. Nature of business	
5. Period in business	
6. Postal address	
7. Physical address	
8. Telephone number	
9. Fax number	
10. Cellphone number	
11. E-mail address	
12. Period at current physical address	

E. Marital Profile (Indicate with "X" where applicable)

1. If married, name and surname of spouse			
2. Matrimonial status	<input type="checkbox"/> Single	<input type="checkbox"/> Divorced	<input type="checkbox"/> Married
3. Matrimonial regime	<input type="checkbox"/> In community	<input type="checkbox"/> Out of community	<input type="checkbox"/> Ante nuptial contract

F. Applicant's Next of Kin Details

1. Name	
2. Relationship	
3. Postal address	
4. Telephone number (work)	
5. Telephone number (home)	
6. Cellphone number	
7. E-mail address	

G. Applicant's Banking Details

1. Bank name	
2. Types of accounts held (cheque/investment)	
3. Period/s held	
4. Overdraft facility and if yes - state limit	

H. Property to be Bonded

1. Plot #	
2. Street name	
3. Location	
4. Size of plot	
5. Purchase or building price	
6. Leasehold or freehold or sectional title	
7. Name of building contractor	

I. Loan Details

1. Loan amount applied for	
2. Plus transfer and bond costs or transfer duty or valuation fees	
3. Loan period	

J. Bond Registration Details

1. Name of seller	
2. Name of Transfer attorney	
3. Name of Bond attorney	
4. Present bond holder	
5. Current loan balance	

K. Insurance

a. Life insurance

1. Name of Insurer	
2. Type of insurance (life/endowment)	
3. Insured amount	
4. Name of cessionary	
5. Amount of Life insurance cover required for this loan	

b. House-owners insurance

1. Name of Insurer	
2. Insured amount	
3. Name of cessionary	
4. Amount of house-owners insurance cover required for this loan	

L. Repayment details

1. Name of account to be debited	
2. Account # to be debited	
3. Name of Bank	
4. Name of branch	
5. Branch code	
6. Date of debit	

M. Personal Balance Sheet

ASSETS			LIABILITIES		
Description	Pula Value (BWP)	Amount owing	Description	Name of Financier owed	Interest rate

TOTAL ASSETS (BWP)	
TOTAL LIABILITIES (BWP)	
SURPLUS (BWP)	
DEFICIT (BWP)	

Please Note: In the case of fixed property, please state lot number and location

N. Income and Expenditure

Self		Spouse	
Basic salary		Basic salary	
Fixed allowance 1		Fixed allowance 1	
Fixed allowance 2		Fixed allowance 2	
Fixed allowance 3		Fixed allowance 3	
Fixed allowance 4		Fixed allowance 4	
Other income		Other income	
Other income		Other income	
Statutory & employer deduction		Statutory & employer deduction	
Net salary/income		Net salary/income	

Expenditure

Description	Financier/Bank	Monthly Repayment
Home loan 1		
Home loan 2		
Rent		
Personal loan 1		
Personal loan 2		
Personal loan 3		
Motor vehicle loan 1		
Motor vehicle loan 2		
Credit card 1		
Credit card 2		
Groceries		
Clothing accounts		
Short term insurance premiums		
Life insurance premiums		
Investment policies premiums		
Petrol		
Motor vehicle maintenance		
Wife/child maintenance		
Utilities		
Telephone/cellphone		
Television subscriptions		
Domestic staff		
Spending money		
Other		
Other		

O. General information

1. Have you ever been declared insolvent Yes No

2. If yes are you rehabilitated?

I/We hereby authorise the Bank to obtain any information regarding my/our credit – worthiness from any institution.

If my/our loan is approved, I/We agree to the following;

- That the mortgage bond of the property will be prepared by the Bank's attorneys.
- That I/We will provide the necessary insurance covers for the property/ies financed.
- That I/We will sign all the necessary documents to ensure transfer and/or bond registration and release of funds.

Declaration by Insured

I, the undersigned, declare that I have been informed of my right to choose a new or existing policy for credit life insurance and I confirm that I was not coerced into taking a specific policy.

Signature _____ Date _____ Omang/Passport # _____

Signature _____ Date _____ Omang/Passport # _____