

CONSUMER LOAN APPLICATION FORM

PART A: (TO BE COMPLETED BY THE APPLICANT)

1. PERSONAL DETAILS

Name in full

National Identification/Passport/Drivers' License number
(Certified copy of I.D. certificate should be provided plus one colour passport size photo)

Date of Birth

Gender (Male/Female) Title: (Dr/Mr/Mrs/Ms)

Physical Address
 City: Province:

Postal Address: *(if different from above)*
(Current proof of addresses should be provided)

Telephone numbers

Home

Business

Cellphone

Email

Spouse's Name and I.D. number Number of Dependants

Spouse's Employer

Physical Address

Cellphone Email

Next of Kin (other than Spouse)

Physical Address

Cellphone Email

2. EMPLOYMENT/BUSINESS DETAILS (APPLICANT)

a. Employment details

Name of Current Employer

Physical address and telephone

Period with Current Employer Years Months

Current Post

Monthly Salary Gross \$ Net \$

b. Loans with Other Financial Institutions

Name of Bank(s)

Loan Amount \$ Loan Balance \$ Monthly Instalment \$

Other Monthly Financial Commitments Rent \$ Sundry Expenses \$

c. Previous Employer

Period at previous Employer

d. Nature of Business *(for those self-employed)*

How long engaged in Business

Projected Income Statement Provided YES NO

e. Current Bankers

Branch

Account number

How did you know Zimbabwe Women's Microfinance Bank Limited - Print media Billboards Friends Employer

Other (specify)

3. FINANCIAL REQUIREMENTS

a. Loan amount required (in figures) \$

(in words)

b. Purpose

c. Source of repayment

d. Tenure

 Years Months

e. Facility Due Date

f. Type of loan? (tick applicable) Salary based loan Other (Specify)

4. DECLARATION BY APPLICANT

I, _____ being duly authorized, do hereby declare that the information given is true and correct and that should any misrepresentation be contained herein, Zimbabwe Women's Microfinance Bank Limited shall be entitled to immediate full repayment of the loan plus interest.

SIGNATURE

DATE

PART B – TO BE COMPLETED BY A ZIMBABWE WOMEN'S MICROFINANCE / CONSUMER LENDING OFFICIAL

5. SECURITY

a) DESCRIPTION OF SECURITY OFFERED – INCLUDE:

i) Serial Numbers, Model, Year Manufactured, Date Purchased, Invoice Numbers

ii) For Motor vehicles – Registration Books and Insurance details should be provided.

b) CURRENT MARKET VALUE OF THE SECURITY

c) FORCED SALE VALUE OF THE SECURITY

d) HAS SECURITY BEEN LODGED WITH ZIMBABWE WOMEN'S MICROFINANCE YES NO

6. CREDIT RISK ASSESSMENT

a) Has client been cleared by FCB

 YES NO

b) Bank report obtained?

 YES NO

c) Employment details verified?

 YES NO

d) Next of kin details verified?

 YES NO

e) CRB report obtained?

 YES NO

CREDIT LIMIT

Checked by Supervisor

Date

7. RECOMMENDATIONS

a. Branch Manager

Comments

Signature

Date