

A/C _____



SERVICES INTEGRITY
SAVINGS AND LOANS

Personal Loan
Application Form

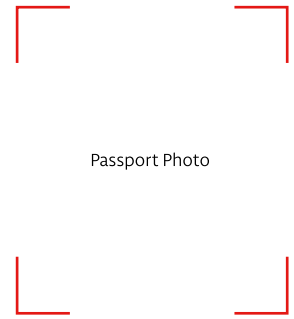
NAME:

SERVICE / ID NUMBER:



SERVICES INTEGRITY

SAVINGS AND LOANS



Passport Photo

PERSONAL DETAILS

Title: Full Name of Applicant:

Date of Birth: Nationality:

Unit: Unit Location:

Postal Address: Tel/Mobile:

Date of Enrollment in GAF (if applicable): Rank:

E-Mail Address:

ID Type: Passport Voters ID Drivers License Service ID

ID / Service Number:

Marital Status: Married Single Divorced Widowed

BANKING RELATIONSHIP WITH OTHER BANKS

Please give details of your relationship with other Banks\SDIs.

Name of Bank\SDI	Branch	Account Number	Loan Amount	Monthly Repayment Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

CREDIT APPLICATION DETAILS

Loan Type: Personal Loan Car Loan Other (Specify):

Loan Amount Required: GH¢: Tenor (in Months):

Purpose of Loan:

Source of Repayment:

Do you have a loan with SIS&L? Yes No

Account Number (SIS&L)

APPLICANT'S DECLARATION

I certify that the above information is true and complete and authorize you to make any enquiries that you may consider necessary for confirmation of these and for credit assessment. I also agree to be bound by all terms and conditions associated with this application.

Signature of Applicant: Date of Application:

DOCUMENTATION CHECKLIST

I have attached the following documents: Service ID Passport Picture Recent Payslip Guarantee from Pay office

Disbursement

I the undersigned do hereby agree that prior to the loan being credited to my account/SIS&L cheque issued in my name, an insurance premium, facility fee, and processing fee will be deducted from the loan amount after which the balance will be paid to me.

Charges, Fees and Penalty

That SIS&L reserves the right to apply charges, fees and penalties as it deems fit. However, I, as a customer, will be notified by the display of a schedule of such charges in the branches of SIS&L of which a copy can be obtained on request. That loan repayments not received on due date shall attract 'overdue interest' and/or 'penalties' which will be above the applicable normal interest rate.

Default

That in the event that I default in the monthly loan repayment as agreed upon, the Principal Loan Repayment Amount and the accrued interest thereon, which shall become due for payment, shall be demanded by an appropriately signed letter from SIS&L to me which would suffice as evidence of the amount due requiring immediate settlement. SIS&L may then resort to appropriate legal means to recover the outstanding debt at cost to me.

Payment including early payments

Early loan repayment is allowed (i.e. outstanding loan principal plus interest due up to date of repayment). SIS&L however reserves the right to apply early repayment fees.

Insurance

That, I, as an Applicant shall take an insurance policy, which requires SIS&L to deduct an insurance premium upfront from the approved loan to cover death and/or disability through SIS&L's approved insurance partner.

Variation

That changes in lending rate, charges or fees will be communicated by notice in all branches of SIS&L and that my consent as an applicant is not required for these changes. These publications shall serve as adequate notice and shall be binding.

Letter of Undertaking

That I irrevocably submit to a letter of undertaking from my employers to pay the monthly emoluments due me directly to SIS&L

during the pendency of the facility and should my employment be terminated by resignation, retirement, dismissal, or any other manner, my emoluments should be paid to SIS&L in settlement of my indebtedness.

Set-off and consolidation rights

That SIS&L shall exercise its right of set-off on all credit balances and collateral to settle my indebtedness to it, which right shall be executed either specifically to me or jointly with any other person(s) that may be referred to in the Loan Agreement.

Security

That I shall bear all charges, fees, rates, levies or taxes payable on any collateral security and that SIS&L shall be reimbursed by me, should all or any of these be paid on my behalf by SIS&L.

Banking Instructions by telex/facsimile/e-mail

That SIS&L acting upon my express instructions through telex, facsimile service or e-mail, is indemnified against all actions, legal suits, and/or costs that may be in any way awarded regarding the following:

- SIS&L having acted in good faith in accordance with my written facsimile, e-mail, or telex instruction(s), notwithstanding that such instruction(s) may have been initiated or transmitted in error or fraudulently altered, misunderstood or distorted in the lines of communication or transmission.
- SIS&L having refrained from acting according to my written, telephone, e-mail, facsimile or telex instruction(s) by reason of failure of actual transmission thereof to SIS&L or receipt by SIS&L for whatever reason, whether connected with fault, failure of or unreadiness of the sending or receiving machine.
- My failure to forward all original copies of facsimile, telephone or e-mail instruction(s) to the to SISL within 24 hours.

Authority to Employers

That the authority I have given to my present and future employer(s) to deduct loan repayment from my salary and remit same to SIS&L, shall continue and in the event of leaving my employment through retirement, dismissal or any other manner, all my emoluments shall be paid to SIS&L to clear my indebtedness.

Notices

All notices and processes delivered at my postal or physical address are deemed to have been delivered and I, also having sent a personal service or registered post to SIS&L's registered address is deemed to have been received.

Appropriation

That SIS&L will appropriate amounts received from applicant as follows:

- a) Firstly, towards overdue interest, charges and fees
- b) Any balance left will be appropriated towards principal

Disclosure of Information

That I authorize SIS&L to use any information relating to me to evaluate credit applications and that this information may be shared with the Central Database of the Association of Bankers or any licensed forex bureau.

Indemnity

That SIS&L, by enforcing the terms and conditions of this loan, is entitled to full indemnity against all costs and expenses (including legal suits, fees, collection commission, etc.) arising from any default on my part.

Waiver

That SIS&L's right in enforcing terms and conditions shall not be prejudiced by any forbearance, neglect or waiver. Waivers by SIS&L shall be effective only if it is in written form.

Acceptance

I confirm that I have read the terms and conditions (as printed above) governing the granting of credit facilities and agree to be bound by them should my loan application be approved.

Signature of Applicant:

Date:

Signed in the presence of
SIS&L's official or her Rep.:

BANK USE ONLY:

A. BUSINESS BANKING CREDIT APPRAISAL

Insurance Fees: Facility Fees: Processing Fee:

Total Monthly Repayment Amount (GHS): Total Loan Amount (GHS):

Credit Officer/Manager: Current Debt Service Ratio:

Recommended Date: Previous Debt Service Ratio:

Not Recommended Signature: No. of Years Left in Service:

Reasons for not Recommending:

B. CREDIT RISK ANALYSIS

Total Loan Amount (GHS):

Approved Loan Amount (GHS):

Conforms to Product Programme: Yes No

Conforms to Credit Policy: Yes No

Recommended Date:

Not Recommended Signature:

Reasons for not Recommending:

C i. APPROVAL AUTHORITY

Approved Date: Date:

Declined Name: Name:

Signature: Signature:

Reasons for Decline:

C ii. APPROVAL AUTHORITY - MANAGEMENT / BOARD CREDIT COMMITTEE

Approved Date: Date:

Declined Name: Name:

Signature: Signature:

Reasons for Decline:

D. CREDIT OPERATIONS AND ADMINISTRATION

Disbursed - Signature & Date: Not Disbursed - Signature & Date:

Reasons for not Disbursing:

Loan Account Number:

