

EQUITY RELEASE LOAN APPLICATION FORM (INDIVIDUAL)

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DATE RECEIVED	
OFFICER	

New Application []

Top Up []

Scheme Loan: _____

1. BACKGROUND INFORMATION OF THE APPLICANT

Title	Mr./Ms	Full Name				
Date of Birth	___/___/___	Oman No.:		Gender	Male	Female
Marital Status	Single	Married	Other	In Community of Property	Yes	No
Source Reference (how did you hear about NDB) i.e. TV, Print Media, etc						
Physical Address						
Postal Address		Period	Status of Accommodation (tick appropriately): Rent ___ Owned ___ Other ___		Location	
No of months in current address						
No. of months in previous address						
Clients	Contacts	Tel:	W:	H:	Cell	Email
Home Village	Ward		Headman			
Spouse Name			Spouse's Oman			
Next of Kin (Not Living with Applicant)			Next of Kin Postal Address			
Next of Kin's Physical Address			Tel			
Next of Kin's Identification Number (Oman/Passport)						

2. Applicant Employment Status

Employer	Status (contract, permanent, self employed)	Job Title	Duration

3. Spouse Employment Status

Employer	Status(contract, permanent, self employed)	Job Title	Duration

4. Other Income

Other Sustainable Income Source than Salary	Amount	P

5. EXISTING AND PREVIOUS LOANS WITH NDB AND OTHER INSTITUTIONS

Loan reference	Purpose	Amount approved (P)	Year approved	Balance outstanding (P)	Arrears (P)

FINANCIAL PARTICULARS

Do you have a criminal record

Do you have a pending criminal case

Have you ever been blacklisted if yes, amount _____

Have you or a company which you have major shareholding in, ever been liquidated

Have you or your spouse signed a guarantee or surety for someone else of any company if yes please attach particulars.

6. TRANSACTION DETAILS

Loan Purpose	
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7. PROPOSED REPAYMENT PERIOD

Repayment Period (Months)	
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	Amount (P)
Loan Amount Required	
Insurance (Natural Hazards only)	
Legal Fees (Bonds transfers)	
Total Cost	

8. PROPERTY OFFERED AS SECURITY

Plot No	Street	City/Town/Village
Type (e.g. Single Storey/Double Storey/Flat/Farm)		
Name of Property Valuers		
Postal Address	Tel	Fax

Property title deed number	Location	Plot Size (Ha.)	Built Area (Sq. M)	Open Market Value (P'000)	Forced Sale Value (P'000)	Replacement Value (P'000)
Total						
Cover						

9. BANK DETAILS

Bank Name	Branch
Account Name	Account Number
Account Type: Savings	Current Business

SPOUSE

Bank Name		Branch	
Account Name		Account Number	
Account Type:	Savings	Current	Business

10. MONTHLY PERSONAL BUDGET

Income	Applicant	Spouse
Net Salary		
Other Income		
Expenses		
Loan repayments		
Mortgage		
Motor vehicle		
Hire purchase		
Credit Cards		
Food		
Utilities (Water, electricity, telephone, and security)		
Insurance (life, motor vehicle, mortgage and household)		
Savings		
Entertainment		
Education		
Clothing		
Other Expenses		
Total		
Net Surplus/Deficit		

11. SPOUSE CONSENT

"I (Do hereby consent to my spouse obtaining this loan from National Development Bank"

Signed: Date: ID No:

12. REQUEST FOR CONFIDENTIAL REPORTS

Applicant's Name: _____

Business Name: _____

Address: _____

Date: _____

The Chief Executive Officer
National Development Bank
P.O. Box 225
Gaborone

Dear Sir/Madam

Re: CONFIDENTIAL REPORT

In connection with my/our loan application in the amount of Pula _____

I am hereby giving my consent to National Development Bank to contact my Bankers, namely
_____ at _____ Branch bearing account number _____ and
_____ at _____ Branch bearing account number _____ as

As well as my Accountants/Auditors, namely _____

At _____ for confidential information regarding my
dealings with them.

I hereby authorize my Bankers and Accountants/Auditors to provide any information about
my/our financial position and credit rating to National Development Bank, as it may require
upon presentation of this letter.

Yours Sincerely

[Authorised Signatory/Signatories]

14. List of Attachments:

Two (2) certified copies of National Identity Cards (Omang), for all Batswana applicants, all Shareholders and Directors. Two (2) certified true copies of passports (for non-citizens).	
A copy of a residence permit and work permit (Non Citizens).	
A copy of passport (Non Citizens).	
A copy of the land title (title deed, registered lease, etc).	
Valuation Report of the property to be financed by any of NDB's preferred valuers.	
Applicant's Bank statements for the latest 6 consecutive months.	
Approved plans for property construction/development.	
Title deed for properties pledged as security	
Latest Salary advice slip for both applicant and spouse.	
BURS Tax Number.	
Employment Confirmation Letter/ Copy of Employment Contract.	
Proof that Rates have been fully paid	
Occupation Certificate for properties pledged as security	
Structural Engineer's report is required for all unencumbered properties	
A certified copy of Marriage Certificate. If married out of community of Property please provide Instrument from Deeds Office.	
Proof of Physical Address, eg Utility Bill.	

14. List of Attachments:

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A copy of a residence permit and work permit (Non Citizens).	
A copy of passport (Non Citizens).	
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Valuation Report of the property to be financed by any of NDB's preferred valuers.	
Applicant's Bank statements for the latest 6 consecutive months.	
Approved plans for property construction/development.	
Title deed for properties pledged as security	
Latest Salary advice slip for both applicant and spouse.	
BURS Tax Number.	
Employment Confirmation Letter/ Copy of Employment Contract.	
Proof that Rates have been fully paid	
Occupation Certificate for properties pledged as security	
Structural Engineer's report is required for all unencumbered properties	
A certified copy of Marriage Certificate. If married out of community of Property please provide Instrument from Deeds Office.	
Proof of Physical Address, eg Utility Bill.	

CONTACT ADDRESS:

GABORONE

Client Relations Director
Regional Managers
Relationship Managers
Sales Executives

Development House
Queens Road, Main Mall
P O Box 225, Gaborone

Tel: 395 2801
Fax: 397 4446

FRANCISTOWN

Regional Manager
Relationship Manager
Sales Executives

Tswelopele House
P O Box 282, Francistown

Tel: 241 6044
Fax: 241 6065

MAUN

Regional Manager
Relationship Manager
Sales Executives

NDB Office, Mall
P O Box 453, Maun

Tel: 686 0316
Fax: 686 0645

PALAPYE

Relationship Manager
Sales Executives

NDB Office, Palapye Development Trust Mall
P O Box 10387, Palapye

Tel: 492 0552
Fax: 492 0551