

PART ONE - SECTION A: PERSONAL INFORMATION

Salary Account No:		Banker:	
Bank Verification No. (BVN):		Salary Payment Date:	
Name:			Sex
Date of Birth		Marital Status	
Email Address		GSM No.	
Residential Address			
Length of stay at residence		Type of Residence	Owned Rented
ID Type	National ID	National Driver's License	International Passport
ID Expiry Date		ID No.	
Name of Spouse		Spouse's Mobile Phone	
Next of Kin		Relationship	
Next of Kin's Residential Address & Phone No.			

SECTION B: EMPLOYMENT INFORMATION- Authorized Person only

Name of Employer			
Address of Employer			
Annual Income		Monthly Income	
Length of Service	Confirmation Status:	Confirmed	Unconfirmed
Official Email		Employment ID	

HRM VERIFICATION

I hereby confirm that.....is a full-time confirmed employee of.....His/her annual salary as at..... is N.....and his/her monthly salary is paid into account number.....with.....Bank on the.....of every month.

Name..... **Signature**.....

Official Stamp

Please contact me at +234_____ if I can be of any additional service or you require further clarifications.

PART TWO – REQUEST DETAILS

Description of Property

Purpose of Request

Property Amount (R)

Contribution (R)

Tenor (Years)

Payment Method

Direct Debit

Post-Dated Cheques

Bank Standing Order

Payment Frequency

Monthly

Quarterly

Yearly

others

EXISTING FACILITIES WITH OTHER BANKS/EMPLOYER

Name of Bank/Financial Institution

Type of Facility

Facility Amount (N)

Repayment Amount (N)

Repayment Frequency

Outstanding Amount (N)

Tenor

Collateral Pledged

DECLARATION

You make the following declaration to us:

The property finance contract is governed by this application form and the Terms and conditions attached hereto. The acceptance of your application for property finance shall be at the discretion of the Bank and we shall not be obliged to furnish reasons to you should your application not be accepted. If we accept your application, we will let you know in writing.

1. I/we am/are at least 21 years of age.
2. I/we confirm that all the details given in this application are true and complete and I/we understand that these will be used to form the basis of any financing offered.
3. I/we authorize you to conduct any enquiry you consider necessary and appropriate for the purpose of evaluating this application from my/our employer, if any and from any other source to which you may apply including a credit search with one or more credit reference agencies, and confirm that I/we am/are not currently under administration, sequestration, debt review, or a restructuring order.
4. I/we accept that any facility offered to me/us is complete and Sterling Bank may withdraw, revise or cancel such offer at anytime before, during or after acceptance of the offer.
5. I/we undertake to notify the Bank immediately in writing of any situation which materially changes the representation of this application, and I/we understand that the Bank may amend or withdraw any offer previously made.
6. I/we understand that Sterling Bank will disclose my/our details to any Sterling Bank's insurers, auditors, professional advisers or any persons providing services to Sterling Bank who have agreed to treat my/our personal details as confidential, or if required to do so by law or any relevant regulatory body as envisaged by this application form or with my/our written consent.
7. I/we acknowledge that Sterling Bank may at any time transfer Sterling Bank's interest in the facility, together with any security I/we give, to any other lender bank or institution without first seeking my/our permission and I/we authorize Sterling Bank to disclose any information which Sterling Bank holds/possesses about me/us to such entity.
8. I/we hereby authorize the Bank to disclose any and all information in respect of my/our account to the guarantors for as long as the guarantor's liability of the debt outstands.

9. I/we agree that by taking up all or part of any facility offered by Sterling Bank on the basis of the information provided on this application form and by signing this form, I/we agree to accept all the conditions set out in Sterling Bank's facility offer letter. I/we agree that if I/we receive more than one letter, the letter showing the latest date will be that which applies.

10. I/we understand that the Bank may set off any amounts due under the agreement against any sums owing by me/us to Sterling Bank (whether jointly or severally) and otherwise combine and consolidate all or any of my/our accounts with Sterling Bank at any branch of the Bank and whether current, deposit, loan or any other nature and whether accounts in my/our name or jointly with others and whether in any other currency. Any currency conversions required to be effected by Sterling Bank in pursuant to this right shall be effected in accordance with the usual practice of the Bank.

11. I/we have personally completed this application form, or if completed by someone else, have read and checked every answer and I/we have appended my/our signature fully understanding the implication of the wordings and terms so contained.

12. I/we commit that this facility shall not be utilized for any acts of terrorism or other related acts.

I/we hereby confirm my/our application for the above facility and certify that all information provided by me/us above and attached thereto is correct and complete. The facility shall not be utilized for any act of terrorism or other illegal or prohibited acts.

I/we authorize you to make any enquiry you consider necessary and appropriate for the purpose of evaluating this application.

SIGN OFF BY CUSTOMER

Name of Signatory

Signature of Applicant

Date

Name of Signatory (Additional Signatory)

Signature of Applicant

Date

Bank Use Only				
Processing Branch Code		Staff ID		Date
Staff Name				

SIGN-OFF				
Processing Branch Code		Staff ID		Date
Staff Name				

ACCOUNT OFFICER'S SIGN-OFF	
Name	
Signature	Date

Branch Manager's Confirmation	
Name	
Signature	Date

DOCUMENTATION CHECKLIST VERIFICATION – BANK USE ONLY	Tick
Opening of a SAF current account	
Customer's application letter	
Home/property finance application form with recent passport photo	
Letter of offer to sell property to customer	
Letter of acceptance to buy property	
Copy of title documents	
Copy of approved building plan	
Favorable legal search report on the title document conducted by the bank at customer's expense	
Valuation report indicating OMV and FSV done by bank appointed valuer at customer's expense	
Physical inspection report with photographs jointly signed by RM/BM's and Regional Recovery Officer.	
Photographs of property (street view, with dates)	
Locational sketch of the property	
Recent credit reports i.e. CR, CRC & CBN-CRMS	
Valid means of ID (Driver's license or International passport)	
Bank statement (last six months)	
Pay slips (last six months)	
Copy of total emolument from employer.	
Letter of indebtedness/non-indebtedness of the borrower.	

NOTE: Joint applications will require that both applicants furnish details above separately so as to appraise them properly.