



Home Loans Application Form



First National Bank
How can we help you?

First National Bank Ghana Limited, a subsidiary of FirstRand Group, South Africa.

Home Loans Application Form

Please complete in BLOCK LETTERS and “/” or “x” where applicable
The application will have to be fully completed before it will be processed

Branch

Loan Application Ref. No.

AFFIX
PASSPORT
PHOTOGRAPH
HERE

AFFIX
PASSPORT
PHOTOGRAPH
HERE

APPLICANT PERSONAL INFORMATION

Title Surname First Name

Maiden Name (if applicable) Other Names

Marital Status (Please select as appropriate) Single Married Other (Please specify)

Gender Female Male Place of Birth Date of Birth

Mother's Maiden Name Nationality

Mobile No. Alternative Tel No.

Email Address

Dependants (children aged below) 21

Number Ages Tax Identification Number (TIN)

Profession/Occupation

Current Residential Address (please tick where applicable)

Home Owner Tenant Living with parents Others Please specify

Duration of current residential status years

Current Residential Address House No. Street Name

City Region County

Current Postal Address

GhanaPost Digital Address

Previous Residential Address (If you have been at your current address for less than three years) House No. Street Name

City Region County

Proof of Address Type

Do you own a house? Yes No

Description of the house

Location

Vendor Details

Name

Address

Telephone Number

Addresses and description of prosperity to be purchased or refinances

Description of the property

Location

VALID MEANS OF IDENTIFICATION

National ID Card

National Driver's Licence

Passport

Voter's ID

Other ID

ID 1 Country of Issue

D No.

Issue Date

Expiry Date

ID 2 Country of Issue

D No.

Issue Date

Expiry Date

EMPLOYMENT DETAILS

Employed

Self Employed

Unemployed

Retired

Student

Other (Please specify)

Length of period with current Employer From

Salary/Expected Income

Staff ID No.

Position/Rank

Employment Type

Permanent

Contract

Part Time

Consultant

Employer's Name

Employer's Address

City/Town Region

Metropolitan Municipal & District Assembly Country

Nature of Business

Office Phone No. Mobile No.

Employer's Email Address

Please provide details of Previous employment if period spent at current job is less than 3 years Second employment

Length of period with previous Employer From: To: Salary/Expected Income

Staff ID No. Position/Rank

Employment Type Permanent Contract Part Time Consultant

Employer's Name

Employer's Address

City/Town Region

Metropolitan Municipal & District Assembly Country

Nature of Business

Office Phone No. Mobile No.

Employer's Email Address

ALTERNATE CONTACT PERSONS

(Someone Above 18 Years We Can Contact In Case You Are Not Reachable)

First Alternate Contact Person

Title Surname First Name

Maiden Name (if applicable) Other Names

Gender Female Male Relationship

Telephone No. Mobile No.

Email Address

Residential Address House No. Street Name

Metropolitan Municipal & District Assembly Country

Region

Second Alternate Contact Person

Title Surname First Name

Maiden Name (if applicable) Other Names

Gender Female Male Relationship

Telephone No. Mobile No.

Email Address

Residential Address House No. Street Name

Metropolitan Municipal & District Assembly Country

Region

ACCOUNTS HELD WITH FIRST NATIONAL BANK GHANA AND ACCOUNTS ELSEWHERE

S/N	Bank	Branch	Account Number
1			
2			
3			

INCOME, EXPENSES, ASSETS AND LIABILITIES

Please complete the tables below as thoroughly as possible

Currency Type

GHSU	SD	GBPE	UR

MONTHLY INCOME		MONTHLY EXPENSES	
Basic		Cash	
Overtime		Mortgage	
Bonus		Insurance	
Commission		Taxes	
Dividends		Alimony	
Interest		Overdraft	
Rent		Term Loan	
Others		Others	
Total		Total	

TOTAL ASSETS		TOTAL LIABILITIES	
Cash		Mortgage	
Savings		Car Loans	
Shares		Staff Loans	
T Bills		Credit Card	
Real Estate		Overdraft	
Life Insurance		Guarantees	
Land		Other Loans	
Others		Others	
Total		Total	

CO-APPLICANT

Title Surname First Name

Maiden Name (if applicable) Other Names

Relationship between applicant and co-applicant

Marital Status (Please tick as appropriate) Single Married Other (Please Specify)

Gender Female Male Place of Birth Date of Birth

Mother's Maiden Name Nationality

Mobile No. Alternative Tel. No.

Email Address

Dependants (children aged below 21)

Number Ages Tax Identification Number (TIN)

Profession/Occupation

Current Residential Status (please tick where applicable)

Home Owner Tenant Living with parents Others Please specify

Duration of current residential status years

Current Residential Address

City Region Country

Current Postal Address

Ghana Post Digital Address

Previous Residential Address (if you have been at your current address for less than three years)

City Region Country

Proof of Address Type

Do you own a house? Yes No

Description of the house

Location

National ID Card

National Driver's Licence

Passport

Voter's ID

Other ID

ID 1 Country of Issue D No.

Issue Date Expiry Date

ID 2 Country of Issue D No.

Issue Date Expiry Date

Employed Self Employed Unemployed Retired Student

Other (Please specify)

Length of period with current Employer From To Salary/Expected Income

Staff ID No. Position/Rank

Employed Self Employed Unemployed Retired Student

Other (Please specify)

Length of period with current Employer From: Salary/Expected Income

Staff ID No. Position/Rank

Employment Type Permanent Contract Part Time Consultant

Employer's Name

Employer's Address

City/Town Region

Metropolitan Municipal & District Assembly Country

Nature of Business

Office Phone No. Mobile No.

Employer's Email Address

Please provide details of Previous employment if period spent at current job is less than 3 years Second employment

Length of period with previous Employer From To Salary/Expected Income

Staff ID No. Position/Rank

Employment Type Permanent Contract Part Time Consultant

Employer's Name

Employer's Address

City/Town Region

Metropolitan Municipal & District Assembly Country

Nature of Business

Office Phone No. Mobile No.

Employer's Email Address

First Alternate Contact Person

Title Surname First Name

Maiden Name (if applicable) Other Names

Gender Female Male Relationship

Telephone No. Mobile No.

Email Address

Residential Address House No. Street Name

Metropolitan Municipal & District Assembly Country

Region

Second Alternate Contact Person

Title Surname First Name

Maiden Name (if applicable) Other Names

Gender Female Male Relationship

Telephone No. Mobile No.

Email Address

Residential Address House No. Street Name

Metropolitan Municipal & District Assembly Country

Region

Bank Details (Accounts with First National Bank Ghana and accounts elsewhere)

S/N	Bank	Branch	Account Number
1			
2			
3			

Please complete the tables below as thoroughly as possible

Currency Type

GHSU	SD	GBP	EUR

MONTHLY INCOME		MONTHLY EXPENSES	
Basic		Cash	
Overtime		Mortgage	
Bonus		Insurance	
Commission		Taxes	
Dividends		Alimony	
Interest		Overdraft	
Rent		Term Loan	
Others		Others	

TOTAL ASSETS		TOTAL LIABILITIES	
Cash		Mortgage	
Savings		Car Loans	
Shares		Staff Loans	
T Bills		Credit Card	
Real Estate		Overdraft	
Life Insurance		Guarantees	
Land		Other Loans	
Others		Others	

Total		Total	
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Total		Total	
-------	--	-------	--

Home Loans Finance Required

(Please tick appropriate box)

<p>Purchase</p> <p>First-time Buyer 100% Purchase <input type="checkbox"/></p> <p>First-time Buyer with Deposit <input type="checkbox"/></p> <p>Buy to Let <input type="checkbox"/></p> <p>Home Purchase <input type="checkbox"/></p> <p>Land Purchase <input type="checkbox"/></p>	<p>Home Construction</p> <p>Construction <input type="checkbox"/></p> <p>Completion <input type="checkbox"/></p> <p>Home Refinance</p> <p>Switch <input type="checkbox"/></p> <p>Refinance <input type="checkbox"/></p>	<p>Home Owners'</p> <p>Equity Release <input type="checkbox"/></p> <p>Home Improvement <input type="checkbox"/></p> <p>Other Products</p> <p>Safe to Own <input type="checkbox"/></p>
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Purpose of Loan

(For Equity Release applicants only)

Medical Education Other Specify

Type of lease

Freehold

Leasehold

Value of Property

GHS

/

\$

Loan Amount Required

GHS

/

\$

Currency you wish to borrow in

GHS	SD	GBP	EUR
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LOAN CLOSING COSTS

Please note that the following payments may have to be made by the borrower prior to First National Bank Ghana disbursing funds.

1. Application fees apply
2. Deposit towards title transfer from vendor to you (stamping of mortgage agreements & title documents, survey, publication etc)
3. Mortgage Protection Insurance - variable (depends on application circumstances, renewed annually)
4. Property Insurance - dependent on the property value (renewed annually)

The Home Completion Mortgage product attracts a different payment structure.

Applicants may wish to discuss the possibility of First National Bank Ghana adding some of these costs on the mortgage amount being borrowed.

NOTICE CONCERNING YOUR PRIVACY RIGHTS

The confidentiality of your information is important to us and we recognize that you do business with us based on your belief that we will keep your information confidential

We collect personal information about you from the following sources

- Your application form and other related documents
- Your transaction with us, our affiliates and other service providers
- Other credit agency

We do not disclose any personal information about our existing and former customers to anyone, except as permitted or required by law.

We restrict access to your personal details to our employees and our service providers who need such information in order to provide products and services to you. We maintain physical, electronic and procedural safeguards to protect your personal information.

If you have any questions concerning our customer information policy, please contact any of our client relations representative on toll-free number 0800770522 or +233 2424 35050 or info@firstnationalbank.com.gh

DECLARATIONS

	BORROWER (YES/NO)	SECOND BORROWER (YES/NO)
a. Are there any outstanding judgements against you?		
b. Have you ever been declared bankrupt?		
c. Have you defaulted on any loan resulting in foreclosure or judgement		
d. Are you presently delinquent or in default of any loans, mortgage or guarantees?		

Please provide details if you answered "Yes" to any of the above questions

I/We

Declare that the information provided in this application form is accurate and not misleading and accept the likelihood of prosecution if found to have provided misleading information.

I/We

Also undertake to inform First National Bank Ghana of any material changes in my/our financial circumstances during the course of the application up until disbursement. Other than the information provided in the box above there is no other information to be disclosed which may have an impact on how the application may be considered. By my/our signature I/We hereby authorize First National Bank Ghana to undertake a credit search on me/us from third party agencies or institutions.

Borrower Signature

Second Borrower

Date

Date

YOUR PROPERTY MAY BE REPOSSESSED IF YOU FAIL TO MAKE YOUR MONTHLY HOME LOAN PAYMENTS

HOW DID YOU HEAR OF FIRST NATIONAL BANK GHANA ?

Newspaper/Print Media

 Internet

 Radio

 Friend/Family

 Other

Please specify

HOME LOAN APPLICATION CHECKLIST

(For Official Use)

Please attach the following documents to the application form. (All original documents should be delivered to First National Bank Ghana)

	For Official Use		For Official Use
1 recent colour passport picture	<input type="checkbox"/>	3 months most recent bank statements (if applicable)	<input type="checkbox"/>
Photo ID: Passport or Driver's License and a second ID	<input type="checkbox"/>	Credit report (where available)	<input type="checkbox"/>
Proof of Address - Utility bill/tenancy agreement	<input type="checkbox"/>	Vendor's offer letters/ sale and purchase	<input type="checkbox"/>
3 months most recent payslips	<input type="checkbox"/>	Application fee (non-refundable)	<input type="checkbox"/>

SELF EMPLOYED APPLICANTS SHOULD ALSO INCLUDE THE FOLLOWING

	For Official Use		For Official Use
Personal/business bank statement for 3 years	<input type="checkbox"/>	Certificate of Incorporation and Certificate to Commence Business.	<input type="checkbox"/>
Financial statements from the last 3 years	<input type="checkbox"/>	Form 3 & 4	<input type="checkbox"/>
		Sole Proprietorship Form A	<input type="checkbox"/>