



1. Personal/Residential Status Details:

Mr. Mrs. Miss Dr. Rev. Prof.

Name Of Applicant:

Residential Address and location	Postal Address
<input type="text"/>	<input type="text"/>

Home Phone No: Mobile No:

Date of Birth: Marital status: Single Married Divorced Widowed

Number of Children Number of Dependents

Residential Status Owns home Rents home Others (specify)

Expiry Date of tenancy

ID Type: National Identification Passport Voters Drivers license NHIS

2. Loan Request Details:

Name of the Branch: Account Number:

Amount required: Purpose:

Loan duration (month)

3. Bank/ Finance Details

Existing loans with other financial institutions? YES NO

Other Bank Account details

Name of Bank: Branch:

Current Loan/ Overdraft Balance: Monthly Repayment:



4. Monthly Income details

Net Salary: Allowances (excluding Salary):

Total Income:

Loan Repayments: Loan Balance:

5. Pensioners Association Endorsement

6.1 The organization, company or institution hereby confirms and warrants that, all information provided by the applicant in 5 above, is true as at the date of this application;

6.2 Name of Company official

6.3 Title or designation

6.4 Signature and official stamp _____

6. Credit Reopening

I a customer of SOCIETE GENERALE GHANA (known as the Bank) hereby authorizes the bank to:

a) Submit information on my credit transaction with SOCIETE GENERALE GHANA to a credit bureau licensed under the Credit Reporting Act 2007.

b) Obtain credit reports on me from a credit bureau licensed under this Act for the purpose of credit management

Signature: _____

7. Terms and Conditions

I understand that on approval of the facility. My account will be credited with proceeds of the approved loan. I hereby agree that the following conditions will apply:

- i. I agree to maintain my account in credit during the term of the facility.
- ii. I agree to submit a letter of undertaking from my employers to pay my monthly salary directly into my account with the bank during the term of the facility. I also personally agree to ensure that during the term of the loan. My monthly salary will be paid into my account with the bank.
- iii. I also agree to ensure that during the said period. All emoluments due me in the event of my leaving the employment for the reason shall also be paid to the bank.
- iv. The bank is authorized to apportion the monthly repayment between principal and interest as it shall so desire and to debit my current account with the amount of each monthly repayment due.
- v. The interest rate chargeable is margin above the bank base rate; the bank will charge interest on the outstanding balance on my loan account calculated at the ruling rate. Interest will accrue on daily basis and will be debited monthly to my current account.
- vi. I agree to pay the specified facility fee on establishment of the facility and I authorize the bank to debit my current account accordingly.
- vii. In the event of default. A statement of demand is conclusive deviance that the sum is due and owing to the bank.
- viii. In the event of default. The bank reserves the right to take any action it deems necessary to recover the loan; this includes disclosure of information relating to the loan agreement to the third party.
- ix. I acknowledge that, should I default in payment. The bank may set of any amount due under this agreement against any credit balance on my account that I have with your bank. The bank will continue to consolidate all my accounts with the bank until all outstanding payments under this agreement have been settled.

8. Applicant's Declaration

I certify that all the information provided is true and complete; and I authorize you to make any inquiries which you consider necessary for confirmation of this credit assessment. I also agree to be bound by the terms and conditions of the loan as outlined.

Signature: _____

Date:

9. Required documents

- | | |
|---|--|
| <input type="radio"/> Fully Completed Application Form | <input type="radio"/> One recent passport picture (If required) |
| <input type="radio"/> Employer Letter of Undertaking | <input type="radio"/> National ID
<small>(Voter, Health Insurance, Driver's License, National Passport, National ID Card)</small> |
| <input type="radio"/> Utility Bill (Not older than 3months) | |
| <input type="radio"/> Directional Sketch to Applicant's residence | |



FOR BANK USE ONLY (Branch)

Customer Account ID

Declined

Recommended

Signature URO:

Signature/ Stamp of branch Manger

(Head Office)

Declined

Recommended

Loan amount approved

Number of installment approved

Repayment duration approved

Signature Authorized Approver
