



**1. Personal/Residential Status Details:**

Mr.       Mrs.       Miss       Dr.       Rev.       Prof.

Name Of Applicant:

Residential Address and location

Postal Address

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. Employment Details:**

Name Of Applicant:

Date Employed:

Employer Postal Address

Location of Premises of employer

Office telephone No:

Employment type  Permanent     Contract    If contract state the end Date of the contract

Date of Birth:  Marital status:  Single     Married     Divorced     Widowed



**3. Loan Request Details:**

Name of the Branch:  Account Number:   
Amount required:  Purpose:   
Loan duration (month)

**4. 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:

**5. Monthly Income details**

Net Salary:  Allowances (excluding Salary):   
Total Income:   
Loan Repayments:  Other deductions:

**6. Employer Confirmation**

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 \_\_\_\_\_



**7. 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

**8. 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.

**9. 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:



**10. Required documents**

- Fully Completed Application Form
- Employer Letter of Undertaking
- Utility Bill (Not older than 3months)
- Directional Sketch to Applicant's residence
- One recent passport picture (If required)
- Two Current Payslips (Not older than 3 months)
- National ID  
(Voter,Health Insurance,Driver's License,National Passport,National ID Card)

**FOR BANK USE ONLY (Branch)**

Customer Account ID

Declined                       Recommended

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Signature URO:

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Signature/ Stamp of branch Manger

**(Head Office)**

Declined                       Recommended

Loan amount approved

Number of installment approved

Repayment duration approved

Signature Authorized Approver -----