# SOCIETE GENERALE GHANA

#### **CONSUMER APPLIANCE LOAN APPLICATION**

STAFF CUSTOMER			
1 Personal/Residential Status Details:			
[   Mr.   Mrs.   Miss   Dr.   Rev.   Prof.   Other			
Name of Applicant			
Residential Address and Location Postal Address			
!!			
i i			
Home phone No: Mobile No			
Home phone No: Mobile No Mobile No Date of Birth/_ / Marital Status:Single			
Number of children in the Number of dependants in the Numb			
Residential Status:Owns homeRents homeothers (specify)			
Expire data of tanance / /			
Passport/Voters/National Identification/Drivers license/NHIS ID NO			
2 Employment Details:			
Name of Employer Date Employed//			
Employer Postal Address Location of Premises of employer			
Job Title !			
Office Telephone Number of Employer			
Employment type: Permanent Contract If contract state End Date of contract/_/			
Social Security Number			
3 Loan Request Details  Name of Branch Account Number:			
Customer ID   Amount required			
Loan Duration (months) Purpose			
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   Loan Balance			
6 Employer Confirmation;			
<ul> <li>6.1 The organisation, 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;</li> <li>6.2 Name of Company official</li></ul>			
			6.4 Signature and official stamp

7 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 these for credit assessment. I also agree to be bound by the terms and conditions of the loan as outlined.



#### **CONSUMER APPLIANCE LOAN APPLICATION**

	GHANA			
	Signature	Date://		
3	DETAILS OF ITEM TO BE PRUCHASED  I/we would like to finance the purchase of the items listed below	from the vendors indicated using the loan facility		
	No Vendor Item	Item Code   Price		
		:======================================		
		i i		
9	9 Credit Reporting			
	I (known as the Bank) hereby authorizes the bank to:  a) Submit information on my credit transaction with SOCIETE GENE			
	Credit Reporting Act 2007.			
	b) Obtain credit reports on me from a credit bureau licensed under the	nis Act for the purpose of credit management.		
	Signature			
10	10 Terms and Conditions			
	I understand that on approval of the facility, the vendor will be credited with the 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 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 any reasor			
	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 Bank will charge interest on the outstanding balance on my loan account calculated at the ruling rate. Interest will accrue on a daily basis and will be debited at monthly intervals 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 evidence that a sum is due and owing to the bank.			
	viii. In the event of default, the Bank reserves the right to take any acti of information relating to the loan agreement to a third party.	ion it deems necessary to recover the loan; this includes disclosure		
	ix.I acknowledge that, should I default in payment, the bank may set of on any other account that I have with your bank. The Bank would outstanding payments under this agreement have been settled.			
	x.I agree that Societe Generale Ghana is not responsible for any igranted. Any dispute arrising from or in connection with any item purchitem			
	Applicants Signature D	Date://		

### 11 Applicants Acceptance

The requested amount should be credited to vendor of the item indicated in section 8 "DETAILS OF ITEM TO BE PURCHASED" of this application, only if the approved amount and loan repayment duration are the same as I have requested. If any condition is different from my request, the bank must inform me in writing of the approved conditions and request my written acceptance before any disbursement is made to the vendor as



## **CONSUMER APPLIANCE LOAN APPLICATION**

As requested and/or approved I hereby agree to be bound by the terms and conditions herein specified.		
Applicant's Name		
12 Required Documents Fully Completed Application	Date:/  Form National ID (Voter, Health Insurance, Driver's License, National Passport, National ID Card)  nan 3 months)Invoice (from authorized vendor)	
<u>Branch</u>		
Name of Branch Processing requ	uest	
Customer ID	Amount required	
Date of customer reques//	Loan Duration (months)	
Declined	Recommended	
Signature URO	Signature/Stamp of Branch Manager	
Head Office		
Declined	Recommended	
Number of installment approved		
Loan amount approved		
Repayment duration approved _		