



Personal Loan Application Form

GCB Bank Limited

Branch Name:

Date:

Loan Application No.:

Customer Details

Customer ID No.:

Customer Account No.:

Title: (Mr. Mrs. Ms. Dr. Hon. Rev. Prof. Nana, Alhaji, Hajia etc) Gender: Male Female

First Name(s):

Middle Name(s):

Surname:

Maiden Name:

Date of Birth: Age: Place of Birth:

Nationality: Country of Birth:

Applicant Postal Address:

Residential Address:

Landmark: Number of years at this Address:

City:

Postal Code:

Province / Country:

Marital Status: Married Single Divorced Separated Widowed Number of Dependents:

Previous Residential Address *(Please skip this part if you have been at your current address for more than three years)*

Applicant Postal Address:

Residential Address:

Landmark: Number of years at this Address:

City:

Postal Code:

Province / Country:

Identification *(One from each option)*

Option 1:

SSF No.:

Security Service ID:

Option 2:

Voter ID:

National ID:

Drivers Licence:

Passport No.:

Passport Issue Date:

Passport Expiry Date:

Place Of Issue:

Residential Status:

- Own House
 Tenant
 With Relatives
 With Parent
 Other (Specify)
-

Education Status:

- Primary
 Secondary
 Graduate
 Post Graduate

- Work Permit
 Residential Permit

Government Payroll Number / Staff Number: _____

Work Permit Expiry Date: / /

Residential Permit Expiry Date: / /

Telephone No.

Home: _____
 Office: _____
 Mobile: _____
 Email address: _____

Contact Person

Name Of Contact Person: _____
 Relationship with Applicant: _____
 Phone Number: _____

Can we contact you in the future concerning any of our products and services? Yes No

If yes, please indicate by what means: By Post By Telephone By E-mail

Loan Details

Loan Amount Required GHS: _____ Loan Term Proposed (Months): _____
 Purpose Of Loan: _____
 Customer Account Number: _____

Current Employment Details**Employer's Details:**

Name: _____
 Address: _____
 Telephone No.: _____
 Occupation & Position Held: _____
 Number Of Years In Current Employment (YY/MM): /
 Total Time In Employment (YY/MM): /

Previous Employment Details *(Please skip this part if you have been at your current job for more than three years)***Employer's Details:**

Name: _____
 Address: _____
 Telephone No.: _____
 Occupation & Position Held: _____
 Number Of Years with this Employer (YY/MM): /

Loan Details

	Monthly Payment Amount	Loan Amount	Outstanding No. Of Months	Name Of Lender
LOAN 1				
LOAN 2				
LOAN 3				
LOAN 4				
TOTAL				

Income

Gross Annual Income:	
Documented Net Income (Monthly):	
Undocumented Net Income (Monthly):	
Other Net Income (Monthly):	
Total Income (Monthly):	

Expenditure

Mortgage / Rent Payment (Monthly):	
Loan Payments (Monthly):	
Insurance (Monthly):	
Alimony Payments (Monthly):	
Other Expenses (Monthly):	
Total Expenses (Monthly):	
Disposable Income (Monthly):	

Customer's Instructions

I hereby irrevocably authorise you to debit my account with the monthly instalment of GHS _____ to the credit of my loan account on the _____ day of each month commencing on _____ and continue making such payments until a total sum of GHS _____ (_____) (excluding interest) is paid.

I hereby further declare that the Bank shall be entitled (as well before as after demand) to set off my liability under this loan against any credit balance in any account whatsoever in my name with the Bank or any agent of the Bank if I default to pay off the loan.

I, the undersigned, declare that the information provided above is my most current and accurate information. I consent to the Bank making available information on the facility to the Central Data Bank of the Association of Bankers and Credit Reference Bureaux and Agencies.

Customer Signature: _____

Date

D	D	M	M	Y	Y	Y	Y
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Official Use

Customer Status: VIP Standard Staff

Loan Rate: _____ Customer IC: _____

Date Account Opened: _____ / _____ / _____

Decision: _____

Signature of Officials:

Manager: _____ Credit Officer: _____

Please make copies of all documents presented by customer.

FROM:

TO: THE CHIEF ACCOUNTANT

_____ Date

Dear Sir / Madam,

I am a customer of GCB Bank Ltd at _____ Branch.
In consideration of the Bank agreeing to grant me a Personal Loan, I hereby authorise you to pay my net monthly salary while
in the service of your establishment in to Account Number _____ with GCB Bank Ltd
_____ Branch and with effect from _____ Day of _____ until the loan is paid off.

I also authorise you to pay all other entitlements due me on retirement, resignation, dismissal, vacation of post or incapacitation into my account number
_____ at the GCB Ltd _____ Branch. I declare that you should also
not put into effect any instructions given by me to the contrary unless such request(s) is / are supported by a written confirmation / consent from the
Bank that the loan has been paid off.

Yours faithfully,

Customer's Signature

EMPLOYER'S UNDERTAKING

The Manager
GCB Bank Ltd
_____ Branch

Dear Sir,

In consideration of GCB Bank Ltd agreeing to grant a Personal Loan to
Rev / Prof / Dr / Mr / Mrs / Miss _____ we irrevocably undertake to carry out his / her foregoing instructions.

For the avoidance of doubt, we undertake:

1. To ensure that subject to any occasional administrative deductions, the net monthly salary remittable to the Bank shall not fall below the present net salary of GHS.
2. To pay his / her pension and / or any other entitlements due him / her direct into his / her account with GCB Bank Ltd
_____ Branch.
3. To give due notice to the Bank within 14 days in the event of his / her vacation of post, transfer, dismissal, resignation, death, retirement or incapacitation.

Yours faithfully,

Managing Director / Personnel Or Human Resource Manager
Full Name (Block Letters)

Chief Accountant / Financial Controller
Full Name (Block Letters)

(Contact Tel. No(s)) _____ (Contact Tel. No(s)) _____

EMPLOYER'S UNDERTAKING

The Manager

GCB Bank Ltd

_____ Branch

Dear Sir,

In consideration of GCB Bank Ltd agreeing to grant a Personal Loan to

Rev / Prof / Dr / Mr / Mrs / Miss _____ we irrevocably undertake to carry out his / her foregoing instructions.

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1. To ensure that subject to any occasional administrative deductions, the net monthly salary remittable to the Bank shall not fall below the present net salary of GHS.
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_____ Branch.
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Yours faithfully,

Managing Director / Personnel Or Human Resource Manager

Full Name (Block Letters)

(Contact Tel. No(s)) _____

Chief Accountant / Financial Controller

Full Name (Block Letters)

(Contact Tel. No(s)) _____