



HOME LOAN APPLICATION

BRANCH :

DATE :

1. PERSONAL INFORMATION OF APPLICANT

2. PERSONAL INFORMATION OF CO-APPLICANT (where applicable)

1.1 FULL NAME MR/MRS/MISS.....

2.1 FULL NAME MR/MRS/MISS.....

1.2. IDENTITY CARD / PP NUMBER DATE OF ISSUE

2.2 IDENTITY CARD / PP NUMBER DATE OF ISSUE.....

1.3. ADDRESS

2.3 ADDRESS

1.4. TELEPHONE NO. / MOBILE / E-MAIL RESIDENCE..... OFFICE.....

2.4. TELEPHONE NO. / MOBILE / E-MAIL RESIDENCE..... OFFICE.....

1.5. DATE OF BIRTH

2.5. DATE OF BIRTH

1.6. AGE

2.6. AGE

1.7. CIVIL STATUS

2.7. CIVIL STATUS

1.8 IF MARRIED NO. OF CHILDREN

 DEPENDANTS

1.9 OCCUPATION

1.10 NAME OF EMPLOYER/BUSINESS

1.11 NO. OF YEARS IN ABOVE
 EMPLOYMENT/BUSINESS

 (IF LESS THAN 5 YEARS PLEASE
 INDICATE BELOW THE DETAILS
 OF PREVIOUS EIMPLOYMENT)

2.8 IF MARRIED NO. OF CHILDREN

 DEPENDANTS

2.9 OCCUPATION

2.10 NAME OF EMPLOYER/BUSINESS

2.11 NO. OF YEARS IN ABOVE
 EMPLOYMENT/BUSINESS

 (IF LESS THAN 5 YEARS PLEASE
 INDICATE BELOW THE DETAILS
 OF PREVIOUS EIMPLOYMENT)

MONTHLY INCOME AND EXPENDITURE

3.1 INCOME

APPLICANT CO-APPLICANT

SBD SBD

| | | |
|------------|--------------|--------------|
| PROFESSION | ..... | ..... |
| EMPLOYMENT | ..... | ..... |
| BUSINESS | ..... | ..... |
| INTEREST | | |
| DIVIDENDS | ..... | ..... |
| OTHERS | ..... | ..... |
| DEFICIT- | ..... | ..... |
| | <u>.....</u> | <u>.....</u> |

EXPENDITURE

APPLICANT CO-APPLICANT

SBD SBD

| | | |
|------------|-------|-------|
| HOUSE HOLD | | |
| EXPENSES | ..... | ..... |
| TAX | ..... | ..... |
| TRAVEL | ..... | ..... |
| E.PF. | ..... | ..... |
| LOAN | | |
| REPAYMENTS | ..... | ..... |
| OTHERS | ..... | ..... |
| SURPLUS | ..... | ..... |

3.2 DETAILS OF FIXED ASSETS

| DETAILS OF PROPERTY OWNED/ ADDRESS | EXTENT | ESTD. VALUE OF PROPERTY | MORTGAGE OUTSTANDING | LENDER MORTGAGEE |
|------------------------------------|--------|-------------------------|----------------------|------------------|
| | | | | |

3.3 OTHER ASSETS (IF SPACE PROVIDED IS INSUFFICIENT YOU MAY USE A SEPARATE SHEET)

| MOTOR VEHICLE/S | SHARES |
|---|---|
| MAKE REGISTRATION NO. ESTIMATED VALUE ANY MORTGAGE OUTSTANDING | NAME OF COMPANY NO. OF SHARES ESTIMATED VALUE |

| LIFE POLICIES | ANY OTHER ASSETS |
|---|------------------|
| INSURER VALUE OF POLICY SURRENDERVALUE ANY ASSIGNMENT BENEFICIARIES | |

3.4 BANK ACCOUNTS & DEPOSITS WITH OTHER FINANCIAL INSTITUTIONS

| NAME OF INSTITUTION | BRANCH | TYPE OF ACCOUNT | ACCOUNT NO. | BALANCE |
|---------------------|--------|-----------------|-------------|---------|
| | | | | |

3.5 EXISTING FACILITIES WITH POB BANK (IF ANY)

| BRANCH | TYPE QP FACILITY | ORIGINAL AMOUNT | PRESENT OUTSTANDING | SECURITIES HELD |
|--------|------------------|-----------------|---------------------|-----------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

3.6 FACILITIES WITH OTHER BANKS / INSTITUTIONS

| NAME OF INSTITUTION | TYPE QP FACILITY | ORIGINAL AMOUNT | PRESENT OUTSTANDING | SECURITIES HELD |
|---------------------|------------------|-----------------|---------------------|-----------------|
| | | | | |
| | | | | |
| | | | | |
| | | | | |

3.7 TAX PARTICULARS FOR THE PAST 3 YEARS
DOCUMENTARY EVIDENCE TO BE PROVIDED

| YEAR OF ASSESSMENT | | | | | | |
|--------------------|-----------|---------|-----------|---------|-----------|---------|
| | APPLICANT | CO-APP. | APPLICANT | CO-APP. | APPLICANT | CO-APP. |
| STATUTORY INCOME | | | | | | |
| ASSESSABLE INCOME | | | | | | |
| TAXABLE INCOME | | | | | | |
| TAX PAID | | | | | | |

4. **CURRENT ACCOUNT/SAVINGS ACCOUNT NO.:**

5. **LOAN DETAILS**

5.1 PURPOSE OF LOAN :

5.2 AMOUNT REQUESTED : SBD

5.3 SECURITY OFFERED :

5.4 NO. OF YEARS REQUIRED FOR REPAYMENT :

6. **DETAILS OF PURCHASE OF LAND AND CONSTRUCTION**

6.1 LOCAL AUTHORITY :

6.2 PURCHASE PRICE OF LAND : SBD.....

6.3 VALUE AND EXTENT OF LAND : VALUE EXTENT
SBD.....

6.4 APPLICATION'S CONTRIBUTION TOWARDS THE PURCHASE OF LAND & CONSTRUCTION : LAND CONSTRUCTION
SBD..... SBD.....

6.5 TOTAL ESTIMATED COST OF CONSTRUCTION (AS PER BILL OF QUANTITIES) : SBD

6.6 MONIES AVAILABLE FOR CONSTRUCTION (DOCUMENTARY EVIDENCE TO BE SUBMITTED) : SBD

6.7 GRACE PERIOD REQUIRED :

DECLARATION

I/We hereby declare and certify that all the statements made in the foregoing pages of this loan Application Form and papers attached hereto are true and correct to the best of my/our knowledge and belief. I/We hereby authorize the Bank to check the authenticity of the documents submitted by me/us.

I/We also undertake to meet all legal and valuation charges irrespective of whether the loan is approved or not.

SIGNATURE OF APPLICANT

SIGNATURE OF APPLICANT

DATE

DATE

NOTE

SUBMISSION OF THE UNDERMENTIONED DOCUMENTS (WHERE APPLICABLE) WOULD ENABLE EXPEDITIOUS PROCESSING OF THE APPLICATION.

- (i) Letter from the employer confirming the following:
 - a. Number of years in service
 - b. Monthly emoluments and deductions
 - c. The monthly salary will be remitted direct to the applicant's account with Pan Oceanic Bank.

- (ii)
 - a. Title Deeds and Survey Plan relating to the property with right of way depicted.
 - b. Street Line Certificate
 - c. Certificate of Nonvesting
 - d. Certificate of Ownership issued by the Municipal Council (if appropriate)
 - e. Original of approved Building Plan
 - f. Tax receipts for the last quarter and annual assessment notice from the Local Authority
 - g. Bill of Quantities.

- (iii) Letter of Consent from the occupant of the property to make available vacant possession.

- (iv) Income Tax Receipts

- (v) Documentary evidence to substantiate the source of funds to meet applicant's contribution.