

Please use block letters and fill in the form as completely and accurately as possible, to aid our successful processing of the application.

Originator ID	Originator branch	Customer number
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Individual	<input type="radio"/> First time borrower	<input type="radio"/> Repeat borrower	Conditional offer	<input type="radio"/> Yes	<input type="radio"/> No	Staff indicator	<input type="radio"/> Yes	<input type="radio"/> No
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Personal information

Title	First name	Surname
Date of birth (YYYY-MM-DD)		Gender <input type="radio"/> Male <input type="radio"/> Female

Personal identification

<input type="radio"/> Drivers license	<input type="radio"/> Passport	<input type="radio"/> Voter's ID	<input type="radio"/> Other	
If not Ghana , state country name _____				

Telephone (country code - area code - phone number, e.g. +267 361 8000)

Telephone (Home)	Telephone (Work)	Mobile number
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Current residential address

Address	
Town/City	Living at address since (YYYY-MM-DD)
Residential status	<input type="radio"/> Rent <input type="radio"/> Own (mortgage) <input type="radio"/> Own (not mortgage) <input type="radio"/> Living with parents <input type="radio"/> Employer provided <input type="radio"/> Other <u>please specify</u>
Postal address	
Town/ City	

Marital status and dependants

<input type="radio"/> Single	<input type="radio"/> Married	<input type="radio"/> Divorced	<input type="radio"/> Widowed	<input type="radio"/> Other
How married	<input type="radio"/> Customary marriage	<input type="radio"/> Ordinance	<input type="radio"/> Islamic	
Number of dependants	Spouse	Children	Other	

Spouse's details (if applicable)

Title	First name	Surname
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Guarantor's/surety details (Complete only if you are the primary applicant. The guarantor/surety must submit separate personal and financial details forms)

Title	First name	Surname
Mobile		

Employment details

Type of employment	
<input type="radio"/> Permanent	<input type="radio"/> Private practice <input type="radio"/> Self-employed <input type="radio"/> Contract <input type="radio"/> Part-time <input type="radio"/> Pensioner <input type="radio"/> Student <input type="radio"/> Unemployed

Employer	Employer's name	Industry/sector
	Address	
		Town/City
Employee	Employment date (YYYY-MM-DD)	Contract expiry date (if applicable) (YYYY-MM-DD)
	Telephone number	Highest level of education
	Occupation	Designation
	Gross monthly salary	Net monthly salary
	Previous employer (if less than 24 months with current employer)	
Period employed (MM-YY)		

Customer to initial _____

Main banking account detailsAccount type Cheque/Current Savings Other (specify) _____

Held in the name of _____

Salary account Yes No

Bank or financial institution _____

Branch name _____

Date opened [bank use]
(YYYY-MM-DD) _____Account number

Branch code _____

Financial information (if applicable)

Rent/mortgage payment _____

Vehicle finance payment _____

Other verifiable monthly income _____

Other debt payments _____

Guaranteed bonus/13th cheque
(if applicable) _____

Other monthly commitments _____

Existing unsecured loans and other credit facilitiesTotal Have you been declared insolvent in the last ten years? Yes NoIf yes, rehabilitation date
(YYYY-MM-DD) _____

(please attach proof)

Are you a guarantor/surety for anybody or anything else? Yes NoIf yes, please give
details of guarantee _____**Vehicle or asset details**

Type of asset _____

Make _____

Model _____

Goods description New Used Used import Year of manufacture _____Proposed use Personal Business**Identifying numbers**

Registration _____

Engine _____

Chassis/
Serial _____

Supplier's name _____

Supplier contact _____

Required finance details

Type of finance required _____

Cash price _____

Less deposit _____

VAT _____

Loan required _____

Total cost _____

Interest rate
(base rate and margin) _____

Total extra's _____

To be repaid Monthly Other (specify) _____ Interest rate type VariableRepayment method Salary deduction Direct debit Standing order Direct deposit Other _____

Loan term [months (MM)] _____ Preferred payment date (DD) _____

Accept lesser offer Yes No

Minimum amount _____

Vehicle insuranceWill you be the principal driver? Yes No Not applicable If no, then
give name _____**Customer declaration**

I/We declare that to the best of my/our knowledge and belief, the particulars set out in this application form are true and correct, and that no information has been withheld, which might otherwise affect your decision. In addition, I/we confirm that I/we can afford the monthly repayments in terms of the loan obligation. I/we have read and understand the attached terms and conditions, which will only apply upon signing of the final agreement.

I/We consent to you carrying out identity, credit and fraud prevention checks and sharing information related to this application. You are authorised to verify any information given on this application form and generally make whatever enquiries it deems appropriate with any source. The information provided to you and your associates will be treated as confidential.

If I am the customer, I agree that you may allow my guarantor access to all my personal information. If I am the guarantor, I confirm that you have encouraged and advised me to obtain independent legal advice, and that I understand my commitment as guarantor, and the potential consequences of my decision. I/We authorise you and/or your research companies to contact me/us for research purposes in order to improve your products and services. I/We authorise you to tell me/us about other companies' products and services, if you believe the information will be of interest to me/us, on the understanding that my/our contact details will remain confidential until I/we express interest in their offer.

Customer to initial _____

Customer declaration (continued)

	Printed name	Signature	Date (YYYY-MM-DD)
Customer			
Guarantor			
Spouse			

In the event that I/we request the Bank to send me/us a Bank statement or any other information by any means, I/we agree to indemnify you against any claim/s or liability that may arise or be made by any person (including myself/ourselves) against it in consequence of the supply of such information by the requested means.

Credit Reference Bureau Consent clause

By submitting an application for credit facilities, you agree to be bound by the following requirements relating to the submission of information to the Credit Reference Bureau and the issue of a financial card whether or not the application for credit facilities is approved;

Definitions

“**Credit Reference Bureau**” means all registered credit reference bureaus being utilized by the Bank from time-to-time;

“**Customer Credit Information**” means information concerning

- i your credit history, including applications for credit, credit agreements to which you are or have been a party, pattern of payment or default under any such credit agreements, incidence of enforcement actions with respect to any such credit agreement, the circumstances of termination of any such credit agreement;
- ii your financial history, including your past and current income, assets and liabilities and other matters with respect to your income and financial means;
- iii your education, employment, career, professional or business history, including the circumstances of termination of any employment, career, professional or business relationship; or
- iv your identity, including your name, date of birth, identity number, marital status and family relationships, past and current addresses and other contact details and related matters.

“**Data**” means the raw factual information furnished by us to the Credit Reference Bureau including, but not limited to, credit applications, credit agreements, payment history or patterns or Customer Credit Information collected and arranged by the Credit Reference Bureau and its employees and processed by the Credit Reference Bureau’s computer systems which are stored in the database.

Consent to disclosure of confidential information**You hereby**

- a irrevocably consent to us collecting, receiving, compiling and retaining any Customer Credit Information about you for purposes of:
 - i assisting us to perform our statutory assessment of your creditworthiness; and
 - ii deciding whether or not to grant you credit; and
 - iii monitoring your credit profile should we grant you credit; and
 - iv filing our Customer Credit Information with the Credit Reference Bureau.
- b consent to the receipt, sharing, provision and exchange of data with Credit Reference Bureau and with other licensed financial institutions and micro finance deposit taking institutions through the Credit Reference Bureau provided that you reserve the right to lodge a complaint with the Credit Reference Bureau or to challenge any Customer Credit Information held by the Credit Reference Bureau in your respect;
- c acknowledge that the Customer Credit Information obtained may include positive or negative information regarding your payment record;
- d acknowledge that the Credit Reference Bureau is required by law to collect negative information on the background and credit history relating to your nonperforming obligations;
- e consent to the collection, recording, retention and submission of all data relating to your economic, financial and commercial obligations in order to determine your overall debt exposure and ability to pay.

1 Authorised signatory**1 Witness**

Signature	Signature
Name	Name
Designation (where applicable)	Designation (where applicable)
Date (YYYY-MM-DD)	Date (YYYY-MM-DD)

Customer to initial _____

Terms and conditions

1 Delivery

- 1.1 The Lessor will buy the goods, which the Lessee has selected, from the supplier.
- 1.2 The Lessee shall, at its own cost, procure and take delivery of the goods from the Lessor or supplier and shall hold the goods on behalf of the Lessor for the duration of this agreement. The supplier shall not act as the Lessor's agent, except for the purpose of delivery. The Lessee must acknowledge collecting the goods on the Lessor's behalf by completing the Lessor's standard "Authority to Release Goods" form. Delivery shall be deemed to have taken place on the Lessee signing the "Authority to Release Goods" form.
- 1.3 The Lessee must inspect the goods for defects before accepting them. The Lessor makes no promises regarding the condition of the goods. If the goods are defective and the Lessee accepts the goods the Lessee will have to pay to repair them and carry any losses.

2 Payment

- 2.1 The Lessee will pay the Lessor all the amounts due in terms of this agreement, on the due date, without any deductions unless required by law. Payments must be made at the address chosen by the Lessor.
- 2.2 The Lessee may not delay or withhold any payments due to the Lessor, arising out of any claim that the Lessee may have against the Lessor.
- 2.3 If the Lessor cancels this agreement and the Lessee disputes the Lessor's right to cancel the agreement and remains in possession of the goods, the Lessee must continue making all payments that become due to the Lessor as if the Lessor had not cancelled the agreement. The Lessor's acceptance of these payments will not in any way affect the cancellation of this agreement or any other claim that the Lessor may have against Lessee. Whatever payments have been made after the cancellation shall be kept by the Lessor as compensation for its losses arising out of the Lessee not returning the goods to the Lessor after the Lessor cancelled this agreement.
- 2.4 If the Lessee does not make a payment of any amount on or before the date on which it is due, the Lessee will be charged interest, calculated daily in arrears, on the outstanding amount.

3 Ownership

- 3.1 The Lessor will at all times remain the owner of the goods and the Lessee acknowledges and confirms that it is a mere bailee of the goods.
- 3.2 The Lessee will not attach the goods to any movable or immovable property or allow the goods to be attached so that the goods and the property become one and can not be separated or identified separately. If the goods are attached to any property then Lessee must obtain a letter from the owner of the property stating that the owner of the property has no claim to the goods.

4 Risk

- 4.1 The Lessee will carry all the risk in the goods from the date of signing this agreement or from the date it takes delivery of the goods, whichever date is earlier, until the goods are returned to the Lessor.

5 Use

- 5.1 The Lessee will use the goods carefully and will follow the manufacturer's specifications and not do anything that may prejudice the Lessor's rights in respect of the goods, including any warranty or guarantee given by the manufacturer or supplier. The Lessee will not change or alter the goods without the Lessor's written permission.
- 5.2 The Lessee will at the Lessee's own cost obey all laws relating to the purchase, possession, operation, licensing, registration, insurance and use of the goods.
- 5.3 The Lessee shall not remove the goods from Ghana unless the Lessor gives its prior permission in writing. This permission may have conditions attached to it. If the Lessee takes the goods outside the borders of Ghana without the Lessor's permission, the Lessee shall indemnify the Lessor against any liability that may be imposed either directly or indirectly against the Lessor including but not limited to Value Added Tax, 1998 (Act 546), as amended from time to time.
- 5.4 The Lessee will not sell, give up or legally transfer the goods, or give to anyone else rights in the goods or allow the goods to be legally encumbered in any way or release the goods in any way. Should the goods become legally encumbered; the Lessee will immediately have the goods released.
- 5.5 In the event of any breach of clause 5.4 by the Lessee the Lessor shall be entitled, but shall not be bound, to pay to any third party such sum as is necessary to procure the release of the goods from any charge, encumbrance or lien and shall be entitled to recover such sum from the Lessee forthwith.
- 5.6 The Lessor or its duly authorised representative is allowed to inspect the goods at all reasonable times.

6 Maintenance and repair

- 6.1 The Lessee will at all times properly service and maintain the goods as required by the manufacturer at the Lessee's own cost.
- 6.2 All parts and accessories that are replaced or added to the goods will become the Lessor's property and the Lessee will not be compensated for them.

7 Insurance

- 7.1 The Lessee will insure the goods for all risks and for third party claims until the end of this agreement, with a registered insurer of the Lessee's choice, but subject to the approval of the Lessor, under a separate insurance policy. The goods shall be insured at market value

- 7.2 The Lessor is noted as the first loss payee in the insurance policy. The Lessee will ensure that the Lessor is noted as the first loss payee in the insurance policy. The Lessee will pay all insurance premiums on time. The Lessor may at any time request that the Lessee provide proof that the goods are insured and premiums are paid up to date. The Lessor may, but does not have to, insure the goods and/or pay the premium on behalf of the Lessee and claim the cost from the Lessee, if the Lessee fails to provide proof or fails to pay any premium or fails to insure the goods.
- 7.3 The Lessee will comply with the terms, conditions and warranties of the insurance policy, and will deliver the policy to the Lessor if requested to do so.
- 7.4 The Lessee undertakes that if any monies are paid to it in respect of any insurance policy over the goods, it shall promptly pay the same to the Lessor and until such payment, shall hold such monies on trust for the Lessor.

8 Damage of the goods

- 8.1 If the goods are damaged, destroyed or lost, the Lessee must immediately advise the Lessor in writing and must thereafter claim from the insurance company asking the insurance company to pay the insurance monies to the Lessor.
- 8.2 If the goods are damaged, but capable of economic repair, the Lessor may require the Lessee to compensate the Lessor for any depreciation in the market value, or require the Lessee to repair the goods at its own cost and to continue paying the amounts due to the Lessor in terms of this agreement.
- 8.3 If the Lessor requires, the Lessee must repair or replace the goods and continue paying for them. If the Lessor decides that the damaged goods cannot be repaired this will be regarded as a breach of this agreement under clause 11 hereof.
- 8.4 The Lessee shall pay all amounts due at the time and in the manner herein provided, and continue to pay the same on the occurrence and during the subsistence of:
- 8.4.1 any accident involving the goods, whether such accident was of the Lessee's making or otherwise, or
- 8.4.2 any event or effect that was not or could not have been anticipated or controlled by the parties.

9 Notification to landlord

- 9.1 If the Lessee stores the goods on premises that the Lessee does not own, the Lessee must immediately advise the Lessor in writing of the name and address of the owner of the premises. The Lessee must also inform the owner of the premises that the Lessor owns the goods that have been stored on the premises.

10 Assignment

- 10.1 The Lessor may, upon prior written notice of at least 7 (seven) days to the Lessee, transfer all its rights, duties and/or ownership in the goods to any person. If the Lessor does so then any reference in this agreement to the Lessor shall apply to whomsoever the Lessor transfers its rights, duties and ownership.
- 10.2 The Lessee may not assign its rights hereunder without the prior written consent of the Lessor.

11 Breach

- 11.1 The Lessee will be in breach of this agreement if the Lessee:-
- 11.1.1 does not pay when due any money that is payable to the Lessor ; or
- 11.1.2 does not obey any term of this agreement, or any other agreement which exists between the Lessee and the Lessor (all of which are agreed to be material); or
- 11.1.3 acts in a way which is referred to as an act of insolvency in the Insolvency Act, 2006 (Act 708); or
- 11.1.4 has a court judgement against the Lessee and the Lessee does not pay the amount of the judgement within seven (7) days, unless the Lessee is seeking and has sufficient grounds to apply to court to remove the judgement; or
- 11.1.5 compromises (i.e. asks or agrees with a creditor to delay any payment or pays less than is due) or delays any payments owing by the Lessee to any of its creditors; or
- 11.1.6 there is a change in the Lessee's shareholders or members; or
- 11.1.7 is provisionally or finally liquidated or sequestered or placed under judicial management; or
- 11.1.8 generally does anything which may harm the Lessor's rights or cause the Lessor to suffer any loss or if the Lessor's rights under any security given are lessened, lost or harmed in any way.
- 11.2 Should any one of the above events happen or should the goods be lost destroyed or damaged, the Lessor may, if it chooses and without harming any of the other rights it may have, exercise any of the following options:-
- 11.2.1 After 14 days written notice cancel this agreement and take possession of the goods. The Lessor shall thereafter be allowed to dispose of the goods in any manner.
- 11.2.1.1 If the proceeds of the goods, referred to in clause 11.2.1, are less than the amounts outstanding, which includes amounts presently outstanding and amounts which would have become due in the future plus expenses incurred by the Lessor in the repossession, sale, transportation, valuation or storage of the goods, or any other charges (including, without limitation, any tax which may be payable), the Lessee shall pay to the Lessor the amount of the shortfall thus arising, within 14 days of demand by the Lessor; or
- 11.2.1.2 If the proceeds of the goods, referred to in clause 11.2.1, are more than the amounts outstanding, which includes amounts presently outstanding and amounts which would have become due in the future plus expenses incurred by the Lessor in the repossession, sale, transportation, valuation or storage of the goods, or any other charges (including, without limitation, any tax which may be payable), the Lessor shall pay the excess to the Lessee within 21 days of the Lessor

Customer to initial _____

	receiving such proceeds.		
11.2.1.3	If the goods are not recovered, their value will be deemed nil.	18.2	If more than one Lessee signs this agreement, all those that sign will be jointly and severally liable. If this agreement is not signed by all the Lessees who are named in the agreement or by all the partners in the case of a partnership, this agreement shall be binding on those that have signed the agreement.
11.2.2	After 14 days' written notice demand from the Lessee immediate payment of all amounts outstanding which includes amounts presently outstanding and amounts which would have become due in the future plus expenses incurred by the Lessor in the repossession, sale, transportation, valuation or storage of the goods, or any other charges.	18.3	Headings of clauses in the agreement are for information purposes only and shall not be taken into account in the interpretation of this agreement.
11.3	The Lessee will pay to the Lessor default interest of [10%] per annum above base rate charged by the Lessor from time to time on any amount (including liquidated damages) due by the Lessee to Lessor and unpaid. The default interest will be calculated from the date the payment was due from the Lessee. If the default interest is not paid before the next payment date, such interest may be included in the principal debt.	18.4	Where the singular is used, this will include the plural, where "he" has been used, this shall include "she" and "it" and where "Lessee" has been used this refers to the "the Customer" as reflected on the Schedule.
11.4	If the Lessee does not fulfil any duty in terms of this agreement the Lessor may, but does not have to, fulfil the duty on behalf of the Lessee and claim the cost of doing so from the Lessee.	18.5	The Lessee will pay all stamp duty, taxes, licence fees and other fiscal charges connected directly or indirectly with this agreement. These amounts may be included in the principal debt.
		18.6	The principal debt may vary from the amounts in the Schedule, if the Lessor pays any amount (including but not limited to insurance premium as contemplated in clause 7.2) which is allowed to be included as part of the principal debt. The Lessee agrees that such amounts may be included in the principal debt and such additional amount/s shall accrue interest at the rate set out in clause 11.3.
12	Indemnity	18.7	If a competent court finds any terms of this contract to be unenforceable, that term will be deleted and the remaining terms will not be affected.
12.1	The Lessee hereby indemnifies the Lessor against all loss, actions, claims, demands, proceedings (whether criminal or civil), costs, legal expenses, (on a full indemnity basis) insurance premiums and calls, liabilities, judgments, damages or other sanctions whenever arising directly or indirectly from the Lessee's failure or alleged failure to carry out its duties under this agreement or by reason of any loss injury or damage suffered by any person (including, without limitation, the Lessor) from the presence of the goods or the delivery, possession, hiring, transportation, valuation, condition, use, operation, removal or return of them or their sale or disposal by the Lessor or overhaul of defect in the goods or the design, manufacture, testing, maintenance or overhaul of them or the Lessor exercising any right in respect of the goods or their ownership or hiring.	18.8	No right or remedy conferred upon or reserved to the Lessor by this agreement shall be exclusive of any other right or remedy herein contained or provided by law, and all such rights and remedies shall be cumulative and may be exercised as often as and in such order as may be deemed expedient by the Lessor and the exercise or beginning of the exercise of any power or remedy shall not be construed to be a waiver of the right to exercise at the same time or thereafter any other power or remedy.
13	Jurisdiction and Ghanaian Law	19	Expiry
13.1	This agreement shall be governed and construed according to the laws of the Republic of Ghana.	19.1	The Lessee may elect at any time before the expiry of this agreement to purchase the goods upon the expiry of the same at the residual value stated in the Schedule, or at a fair market value agreed.
13.2	The courts of Ghana shall have non-exclusive jurisdiction to resolve any disputes that may arise concerning this agreement.	19.2	If the Lessee does not exercise its right set out in 19.1 above, or if the agreement is terminated by expiry of the period thereof, the Lessee shall return the goods to the Lessor, subject to clause 19.4, and the Lessor shall sell the goods at a fair market value or if agreed between the Lessor and the Lessee, the Lessee shall sell the goods on behalf of the Lessor at a fair market value and cause the proceeds of such sale to be paid to the Lessor.
14	Set-off	19.3	If the net proceeds of the sale of the goods in terms of this clause: Exceed the residual value specified in the Schedule, the Lessor shall pay the excess to the Lessee within 21 days of the Lessor receiving such proceeds;
14.1	The Lessor may at any time before or after this agreement has terminated, take any money paid by Lessee towards any debt that the Lessee has with the Lessor and apply the same towards another debt the Lessee may have with the Lessor.	19.3.1	Is less than the residual value specified in the Schedule, the Lessee shall pay to the Lessor the amount of the shortfall thus arising within 14 days of demand by the Lessor.
14.2	The Lessee gives up its right to identify the debt or account to which any payment will be made.	19.4	The Lessee shall, when returning the goods to the Lessor, ensure that the goods are in the same condition as at the start of the agreement, fair wear and tear excepted.
15	Notices	20	Use and enjoyment
15.1	The parties choose the addresses set out in the Schedule as the street addresses at which the Lessee or Lessor, as the case may be, will accept delivery of legal notices. Should either party wish to change its address, the other party must be notified in writing. The notice must be hand delivered or sent by registered post.	20.1	If any person claims to be the owner or to have greater rights to possess the goods than the Lessor, the Lessee agrees that the amounts already paid are payments for the Lessee's use and enjoyment of the goods until the date of repossession, regardless of whether the Lessee in fact used and enjoyed them.
15.2	If a legal notice has been sent to the Lessee by hand, the Lessee will be deemed to have received it on the date of delivery.		
15.3	Where there is no delivery of post to the Lessee's chosen address, then the Lessor is allowed to send the legal notices to Lessee's postal box. If it is sent by registered post, the Lessee is deemed to have received it seven days after posting.	21	Early settlement
16	Variation in payments	21.1	This agreement will continue until the expiry date stated in the Schedule. The Lessor may allow the early payment of the full amount on any condition that the Lessor may impose.
16.1	In the event of any variation in the base lending rate charged by the Lessor from time to time, the Lessor shall have the right forthwith (by notice in writing to Lessee) to vary the payments due in terms of the Schedule and the payments so varied shall thereupon automatically be substituted in the Schedule for those previously payable.	22.	Consent to disclosure
16.2	If the financial requirements, including capital and liquidity requirement for financial institutions as provided for in the Banking Act, 2004 (Act 673) or any similar statute or statutory instrument should be increased at any time during this agreement, the Lessor shall be entitled to increase the payments payable in terms hereof in proportion to such increases. A certificate signed by the Lessor's auditors shall be conclusive proof of the increase referred to in this clause.	22.1	The Lessee authorises the Lessor to: make enquiries about the Lessee's credit record with any credit reference agency and any other party to confirm the information provided by it.
16.3	Should there be any changes in taxation laws, the Lessor may, with immediate effect, increase payments due by the Lessee under this agreement by an amount equal to the additional tax payable by the Lessor.	22.2	provide regular updates regarding the conduct of Lessee's account(s) to the credit reference agencies and allowing the credit reference agencies to in turn make the record and details available to other credit grantors.
17	Non-variation and indulgence	22.3	list the Lessee's details with any credit reference agency should it default on its repayment obligations to Lessor.
17.1	This agreement forms the whole agreement between the Lessee and the Lessor and no changes may be made to it unless these changes are in writing and signed by the Lessee and the Lessor.	23	Warranties, representations and undertakings
17.2	The Schedule was fully and correctly completed before this agreement was signed.	23.1	The Lessee represents and warrants to the Lessor that it has the legal capacity and power to enter into and perform its obligations in terms of this agreement and has taken all necessary actions (whether corporate, internal or otherwise) to authorise its entry into and performance of this agreement.
17.3	Any agreement to change this agreement in any way or any agreement not to enforce any rights or any agreement by the parties to cancel this agreement must be written and signed by both parties.	23.2	The Lessee acknowledges that the Lessor is not aware of the purpose for which the goods will be used, nor has the Lessor given any warranties, guarantees or undertakings of whatsoever nature as to the quality of the goods or their fitness for the purpose for which they are leased, nor has anyone on the Lessor's behalf given any such warranties, guarantees or undertakings.
17.4	If the Lessor does not insist that the Lessee adhere to any term of this agreement strictly at any stage, the Lessee may not assume that the said or any other terms have been altered.	23.3	The Lessee further confirms and acknowledges that this agreement is a full pay-out non-cancellable agreement and that it does not have the right to surrender the goods during the tenure of this agreement.
18	General	23.4	The Lessee undertakes to comply with all applicable laws.
18.1	A certificate signed by any Manager of the Lessor (whose position as Manager need not be proved) showing any amount owing by the Lessee in terms of this agreement shall be sufficient proof of any amount due and for all purposes unless the contrary is proved.	23.5	Each warranty, representation or undertaking shall be deemed to be material.

Customer to initial _____

Office use only (Customer Consultant)**Information checklist**

Proof of:		Checks of:	
Identity	<input type="radio"/> Yes <input type="radio"/> No	Other credit agreements/facilities	<input type="radio"/> Yes <input type="radio"/> No
Employment	<input type="radio"/> Yes <input type="radio"/> No	Six months' account statements (new customers)	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
Income (most recent payslip)	<input type="radio"/> Yes <input type="radio"/> No	Offer to purchase	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
Address (most recent utility statement)	<input type="radio"/> Yes <input type="radio"/> No	Customer profile updated	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> N/A
		KYC	<input type="radio"/> Yes <input type="radio"/> No

Branch

Customer segment	Business introducer
Market segment	Branch name/Identifier
If current account held, please state type	Stanbic Bank Ghana Ltd contact
Comments	
Staff name	Staff number
Scheme application <input type="radio"/> Yes <input type="radio"/> No	Scheme name
Signature	Date (YYYY-MM-DD)

Office use only (Account Analyst)**Credit bureau details**

Bureau name	
<input type="checkbox"/> Match found <input type="checkbox"/> No match found <input type="checkbox"/> Not available	Bureau score
Worst months past due	Worst status
Total number of enquires in 12 months	Total number of judgments or handovers in 24 months
Value of judgments or handovers	Number of other payment profiles
Balance of other payment profiles	Total instalment on other payment profiles

Transaction account details

Account found <input type="radio"/> Yes <input type="radio"/> No	Risk grade <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C <input type="radio"/> D <input type="radio"/> E <input type="radio"/> F
Account type <input type="radio"/> Cheque account <input type="radio"/> Transact plus <input type="radio"/> Savings <input type="radio"/> Transmission <input type="radio"/> Investment <input type="radio"/> Other <input type="radio"/> Not given	
Number of R/Ds in last six months	Number of days in excess prior month
Minimum balance prior month	Maximum balance prior month
Overdraft limit	Total saving/investment balance(s)

Other loan account details

Number of prior loans	Outstanding debit balance(s)
Worst days past due	Worst account status

Verification checklist

Proof of ID	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Proof of income	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Proof of residential address	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Other credit agreements/facilities	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Existing account(s) conducted satisfactorily	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Six months' bank account statements (for new customer)	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Proof of employment	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Terms and conditions initialled by customer	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Other loan account status	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Salary domicile	<input type="radio"/> Yes <input type="radio"/> No	Reason _____
Staff name		Staff number

Signature	Date (YYYY-MM-DD)
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Credit

Decision

Approved Declined Refer

Comments

Final offer, if different from request

Loan amount	Loan term	Interest rate
Conditions		
Staff name	Staff number	
Signature	Date (YYYY-MM-DD)	