

DATE: \_\_\_/\_\_\_/\_\_\_

**Loan Type:** Personal Unsecured Loan (B02)  **Personal Secured Loan:** Against Asset (B01)  Against TD (B14)

**A. PERSONAL DETAILS** TISA Bank CIF Number: (if applicable) \_\_\_\_\_

Mr / Mrs / Ms \_\_\_\_\_  
First Name Surname / Family Name

(Please tick where applicable)

DATE OF BIRTH: \_\_\_\_\_ MARRIED  SINGLE  OTHER \_\_\_\_\_

HOW MANY CHILDREN DO YOU HAVE: \_\_\_\_\_ HOW MANY ARE AT SCHOOL? \_\_\_\_\_

HOME VILLAGE: \_\_\_\_\_ DISTRICT \_\_\_\_\_ PROVINCE \_\_\_\_\_

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NAME OF SPOUSE: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_ SPOUSE OCCUPATION: \_\_\_\_\_

SPOUSE EMPLOYER: \_\_\_\_\_ PHONE/MOBILE NO: \_\_\_\_\_ SPOUSE NET PAY: \_\_\_\_\_  
Name & Postal Address

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ID TYPE 1: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_

ID TYPE 2: \_\_\_\_\_ ID NUMBER: \_\_\_\_\_

**B. EMPLOYMENT DETAILS**

NAME OF EMPLOYER: \_\_\_\_\_ EMPLOYEE NUMBER: \_\_\_\_\_ POSITION: \_\_\_\_\_

COMPANY ADDRESS: \_\_\_\_\_ WORK PLACE PHONE: \_\_\_\_\_ MOBILE PH: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_ COMMENCED WORK: \_\_\_\_\_

RESIDENTIAL ADDRESS: \_\_\_\_\_ STREET: \_\_\_\_\_ SECTION: \_\_\_\_\_ LOT: \_\_\_\_\_  
Town/Suburb/Institution

**C. LOAN REQUEST**

PURPOSE OF LOAN: \_\_\_\_\_

LOAN AMOUNT:  REPAYMENT AMOUNT:  NUMBER OF FORTNIGHTS/MONTHS: \_\_\_\_\_

(Please tick where applicable)

NEW LOANS  TOP UP



## STATEMENT OF FINANCIAL POSITION

### ASSETS

TOTAL VALUE OF HOME						K
ADDRESS 1:	LOT:	SEC:	SUBURB:	OWNERSHIP TYPE:		
ADDRESS 2: (If more than 1 property)	LOT:	SEC:	SUBURB:	OWNERSHIP TYPE:		K
MOTOR VEHICLE	MAKE:			YEAR:		K
	REGO#:			MODEL:		
OTHER ASSETS (If property, advise type of residence, village or lot, section and suburb)						K
						K
						K
						K

### LIABILITIES

HOME LOAN FROM:						K
OTHER LOANS - NAME OF LENDERS						K
						K
						K
OTHER DEBTS (Hire Purchase etc)						K
						K

### FORTNIGHTLY/MONTHLY NET INCOME

	APPLICANT	SPOUSE
NET SALARY INCOME (AFTER TAX & SUPERANUATION)	K	K
OTHER INCOME - GIVE DETAILS	K	K
.....	K	K
.....	K	K
TOTAL NET PER FORTNIGHT/MONTH	K	K

### FORTNIGHTLY/MONTHLY EXPENDITURE

	APPLICANT	SPOUSE
HOME LOANS	K	K
OTHER LOANS	K	K
MOTOR VEHICLE COST	K	K
RENT	K	K
ELECTRICITY & PHONE	K	K
INSURANCE, RATES, TAXES	K	K
SCHOOL FEES	K	K
WANTOKS	K	K
OTHER GENERAL LIVING EXPENSE	K	K
TOTAL NET PER FORTNIGHT/MONTH	K	K
TOTAL NET PER FORTNIGHT/MONTH	K	K

### CUSTOMER PERSONAL LOAN REQUIREMENTS

- SIGNED LOAN AGREEMENT FORM.
- TWO FORMS OF IDENTIFICATION, ONE OF WHICH IS TO INCLUDE A CLEAR PHOTOGRAPH ID.
- SIGNED BANK STANDING ORDER/IRREVOCABLE AUTHORITY TO DEDUCT SALARY/WAGES & OR LOOP AUTHORITY.
- THREE CURRENT PAYSLEIPS
- CONFIRMATION LETTER OF EMPLOYMENT SETTING OUT LENGTH OF SERVICE (MINIMUM 12 MONTHS), POSITION & SALARY DETAILS.
- PROVISION OF BANK STATEMENT FOR SALARY ACCOUNT COVERING A MINIMUM OF 3 MONTHS TRANSACTIONS.
- FULLY COMPLETED STATEMENT OF FINANCIAL POSITION.
- UPDATED STATEMENT OF SUPERANNUATION SAVINGS ACCOUNT.
- LATEST LOAN STATEMENT IF EXISTING CUSTOMER.
- SIGNED REFINANCE AUTHORITY (IF APPLICABLE).
- EVIDENCE OF SECURITY CONTRIBUTION E.G. TERM DEPOSIT OR CASH SAVINGS.

## DECLARATION

- a) I/We have read and understood the particulars in this request and declare them to be true and complete to determine whether or not TISA Bank should grant a loan to me/us.
- b) I/We consent to release any information held by TISA Bank as deemed necessary to a Credit Bureau Agency or to enquire with Credit Bureau in relation to my/our credit facility.
- c) The representation made by me/us in this form do not and will not constitute part of any contract for a loan that may subsequently come into existence between TISA Bank and me/us.
- d) I/We authorise TISA Bank to communicate/deal with my/our nominated supplier/dealer/agent/vendor whichever is applicable and any other entity mentioned in the application form.
- e) Authorise the release of loan proceeds accordingly upon completion of loan documentation to the supplier/dealer/agent/vendor, whichever is applicable.

Name:

Signature:

Date:

Name:

Signature:

Date:

**LOAN AGREEMENT / TERMS AND CONDITIONS****PART A: Borrowers Obligations:**

1. The Borrower(s), as herein, hereby agrees to borrow the Principal Loan Sum of [ ] which is to be repaid over [ ] in [ ] instalments comprising of both principal and interest of [ ]. First instalment will commence on or about the day of [ ], until such time that the entire dues including principal accrued interest and any applicable fees and charges is repaid in full.
2. The Borrower(s) agrees to meet instalments on the due dates and in the manner prescribed within this Agreement and meet the associated application fee.
3. The Borrower(s) is to immediately advise TISA Bank (Lender) of any changes in residential address or employment.
4. Should the Borrower(s) resign from, or be terminated by their employer, any entitlements with their employer shall, in the first instance, be directed to TISA Bank to meet associated debt obligations.

**PART B: Interest Rate:**

5. Interest Rate will be charged at [ ] on reducing balance, charged at monthly intervals taking the basis of 365 days a year. The interest is variable by the Lender prior notice. Borrower(s) shall be deemed to have notice of change in the rate of interest whenever the change in the Interest Rate are displayed/notified at/by the Lender at its branches or on its website. Interest on the Loan shall begin to accrue from the date of debit to the Loan account simultaneously with the Lender's disbursement of the Loan by issuing disbursement direct credit to Borrower(s) bank account.

**PART C: Default:**

6. An Act of Default will be deemed to have taken place under the following circumstances:
  - a. The Borrower(s) fails to repay any component of Principal or Interest within five (5) days of the loan repayment due date.
  - b. The Borrower(s) provides false or misleading information or data in relation to this Agreement.
  - c. In the event the Borrower(s) pay/salary cease from crediting to TISA Bank account.
  - d) The Borrower(s) becomes insolvent or is declared bankrupt.
  - e) The Borrower(s) commits to new 3rd party loans without the prior written knowledge or consent of TISA Bank.
7. Should the Borrower(s) suffer an Act of Default, as defined above, all monies owing to TISA Bank become due and payable on demand.
8. In case of default/ arrears on the payment of Loan Instalments, Penalty Interest of 5% per annum will be applied on the entire Principal outstanding and overdue interest respectively until the Loan is no longer in arrears.
9. A late payment fee of K10 will be charged for any late payment of scheduled instalments.
10. The above penalty amounts exclude associated enforcement expenses which the Borrower(s) may incur should the Loan fall into Default as defined under Clause 6 sub clause a), b) c) d) or e). Such expenses and costs include associated expenses reasonably incurred by TISA Bank when exercising its right of enforcement and/or all other expenses and damages incurred by TISA Bank as a direct or indirect result of you breaching this Agreement and will be applied on actual cost basis.

11. Such expenses, as referred to in clause 10, may be added to the Borrower(s)'s existing loan balance at any time and at the discretion of TISA Bank. Accordingly, the loan balance becomes due and payable on demand.

**PART D: Credit information - Authority to obtain and provide personal, financial and credit information.**

12. The Borrower(s) authorises TISA Bank to:

- a. Obtain a credit report containing personal financial & credit information in relation to the Borrower(s) from a Credit Agency.
- b) Utilize the credit report to assist in the assessment of any loan or credit application by the Borrower(s).
- c) Exchange personal financial and credit information in relation to the Borrower(s) with other credit providers including details of loans obtained from TISA Bank; and
- d) Report to Credit Reporting Agency of all Personal or loan related information as deemed necessary including any default in repayment of the credit provided to the Borrower(s).

**PART E: Indemnity by Borrower(s):**

13. It is acknowledged that the Borrower(s) certifies that the information contained within this Agreement is true and correct in every particular.

**PART F: Approval Conditions:**

Condition Precedent	Condition Subsequent

**Borrowers Acknowledgement:**

14. I/We \_\_\_\_\_ of \_\_\_\_\_  
(address) the borrower(s) hereby confirms and acknowledges the following:

- a) That I/We have fully read and understood the terms and conditions of this Agreement as set out above; and
- b) Acknowledge that by signing this Agreement I/We are legally bound by the said terms and conditions therein.

Executed by the said party/parties on the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_.

\_\_\_\_\_  
Borrower 1

\_\_\_\_\_  
Borrower 2 / Guarantor

\_\_\_\_\_  
Signed for and on Behalf of TISA Bank by its duly authorised office Name

Date \_\_\_\_/\_\_\_\_/\_\_\_\_