

SECTION 1: APPLICANT'S PERSONAL DETAILS

Salutation/Title: Mr  Mrs  Other \_\_\_\_\_ First Name(s) \_\_\_\_\_  
(please specify)

Maiden Name \_\_\_\_\_ Surname \_\_\_\_\_

Gender(Tick): Male  Female  Marital Status \_\_\_\_\_ Country of Birth \_\_\_\_\_

Number of dependants  Ages of dependants

Nationality \_\_\_\_\_ Citizenship \_\_\_\_\_ Residency \_\_\_\_\_

Date of Birth

Type of ID(Tick): National ID  Passport  Drivers Licence  ID Number

Issue Date         Place of Issue \_\_\_\_\_ District of Birth \_\_\_\_\_

**Passport Details:**

Number \_\_\_\_\_ Issue Date         Expiry Date

Place of Issue \_\_\_\_\_ Issuer Country \_\_\_\_\_ Previous Number \_\_\_\_\_

**Driving License Details:**

Number \_\_\_\_\_ Issue Date         Expiry Date

Place of Issue \_\_\_\_\_

Profession \_\_\_\_\_ Education \_\_\_\_\_

Residential Address \_\_\_\_\_

Postal Address \_\_\_\_\_ Post Code \_\_\_\_\_

Telephone: Business \_\_\_\_\_ Res \_\_\_\_\_ Mobile \_\_\_\_\_

Email Address \_\_\_\_\_

Accommodation(Tick) Rented  Provided by employer  Owned but mortgaged  Owned without mortgage   
(Exhibit proof of ownership)

Other (please specify) \_\_\_\_\_

Time at current home address:  Years  Months | Times at previous address  Years  months

Previous address \_\_\_\_\_

SECTION 2: LOAN DETAILS (Please Tick in Appropriate Box)

Loan Type: Schools Starter Pack  Bumper Harvest  MetBuild Pack  DSTv Facility  Vehicle License Combo

iBoard Touch  Mutare Mart  Other (Specify) \_\_\_\_\_

Purpose of loan/overdraft \_\_\_\_\_

Loan amount required \_\_\_\_\_ For repayment over \_\_\_\_\_ months at \_\_\_\_\_ per month

**SECTION 3: NEXT OF KIN DETAILS**

Full Names \_\_\_\_\_ Relationship \_\_\_\_\_  
Address \_\_\_\_\_  
Employer's Name \_\_\_\_\_  
Employer's Address \_\_\_\_\_  
Telephone: Bus \_\_\_\_\_ Res \_\_\_\_\_ Mobile \_\_\_\_\_  
Email: \_\_\_\_\_

**SECTION 4: EMPLOYMENT DETAILS (EVEN IF SELF EMPLOYED)**

Position Held \_\_\_\_\_ Employment Status: (please tick) Permanent  Casual  Contract   
Employer's Name \_\_\_\_\_  
Employer Contact Person Name \_\_\_\_\_ Designation \_\_\_\_\_  
Nature of Employer's Business: (please tick) Manufacturing  Mining  Transport  Commerce  Farming   
Other (please specify) \_\_\_\_\_  
Employer's Physical Address \_\_\_\_\_  
Employer's Postal Address \_\_\_\_\_ Post Code \_\_\_\_\_  
Period of Employment(Yrs) \_\_\_\_\_ Gross Monthly Salary \_\_\_\_\_ Net Monthly Salary \_\_\_\_\_  
Other Source of Income \_\_\_\_\_ Total Other Income \_\_\_\_\_  
Average Monthly Expenditures \_\_\_\_\_  
Length of service with employer or, if self employed, time in business  Years  Months

**SECTION 5: BANKING DETAILS OF APPLICANT**

Metbank branch where account held \_\_\_\_\_ Date account opened 

D	D	M	M	Y	Y	Y	Y
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Accounts held: Current \_\_\_\_\_ Savings \_\_\_\_\_ Deposit \_\_\_\_\_  
Name of any other bank account is held \_\_\_\_\_  
Accounts held: Current \_\_\_\_\_ Savings \_\_\_\_\_ Deposit \_\_\_\_\_  
Value of loans outstanding \_\_\_\_\_  
Is salary paid direct to the bank by your employer? Yes  No   
Frequency of salary payment? (Please tick) Weekly  Fortnightly  Monthly  Other (Please specify) \_\_\_\_\_  
Pay date 

D	D	M	M	Y	Y	Y	Y
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If you hold any credit, or debit cards, name them \_\_\_\_\_

**SECTION 6: BORROWINGS**

Have you ever been granted a Metbank personal loan/overdraft? Yes  No  If yes amount \_\_\_\_\_  
OTHER BORROWINGS  
Bank/Finance Co. \_\_\_\_\_ Branch \_\_\_\_\_  
Loan/Overdraft amount \_\_\_\_\_ Repayment amount \_\_\_\_\_  
Contingent liability (guarantees for or others) \_\_\_\_\_ In favour of \_\_\_\_\_

**SECTION 7: SECURITY OFFERED**

\_\_\_\_\_  
\_\_\_\_\_

## SECTION 8: REFEREES

(1) Full Names \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_

Contact Number \_\_\_\_\_ Email: \_\_\_\_\_

(2) Full Names \_\_\_\_\_ Relationship \_\_\_\_\_

Address \_\_\_\_\_

Contact Number \_\_\_\_\_ Email: \_\_\_\_\_

## TERMS AND CONDITIONS GENERAL

I understand that I must maintain an account with Metbank Bank of Zimbabwe Limited (the Bank) and arrange to have my salary paid directly into my account. Additionally, I agree to supply the Bank with my most recent pay-slip as proof of salary as well as a recent electricity, water or telephone bill as proof of my current place of residence

I agree in relation to any facility made available by the Bank to be bound and to pay interest and fees in accordance with the terms and conditions set.

I certify that the statements above are true and complete and authorise the Bank to make any enquiries, which it may consider necessary for confirmation of these and for credit assessment.

I agree that the bank may, without notice to me, share any required information on my account with any authorised Credit Reference Bureau and/or the Reserve Bank of Zimbabwe.

I agree to be bound by the conditions set out herein. I choose domicilium citandi et executandi at the residential address shown above and hereby submit my self to the jurisdiction of the courts of Zimbabwe in any dispute arising from this document, notwithstanding that at the time that proceedings are commenced I am domiciled outside Zimbabwe.

## TERMS AND CONDITIONS (LOANS)

I understand that successful applicants will be notified by letter that their current/savings account has been credited with the proceeds of the approved Personal Loan ("The Loan"). I hereby agree that if my application is successful, the following conditions will apply:

1. The Bank shall be authorised to apportion the monthly repayments between interest and principal as it shall desire and to debit my current/savings account with the amount of each monthly repayment commencing one month after the loan has been made to me.
  - a. The Bank will charge interest on the outstanding debit balance on my account calculated on a daily basis and will be debited at monthly intervals to my account.
2. The Loan shall be subject to full repayment on demand at any time.
3. Early repayment of the loan will be permitted subject to payment of the outstanding principal amount of the loan and interest due up to the date of repayment.

4. In the event of default in making any one repayment on the due date, the outstanding principal amount of the Loan, and accrued interest shall become immediately due and payable. A statement of demand signed by the Bank's authorised officer shall be conclusive evidence that the sum stated therein is due and owing to the Bank.

5. The Bank may without notice combine or consolidate any outstanding principal or interest on loan with any other accounts which I maintain with the Bank and set-off or transfer any money standing to the credit of my other accounts in or towards satisfaction of my liability to the Bank in respect of the Loan.

6. The Bank will be entitled to take such actions as it thinks fit to enforce these conditions and I shall be liable to indemnify the Bank in full respect of any such enforcement action including all legal charges and expenses on a Legal Practitioner and client scale.

## TERMS AND CONDITIONS (OVERDRAFT)

1. I understand that the Bank will review my overdraft facility periodically, but the Bank may at any time, by notice to me at my address for delivery of statements, terminate or suspend my overdraft facility and/or require immediate payment of all amounts outstanding on my account and all accrued interest

2. I understand that I must not exceed the overdraft amount agreed to by the Bank, and that the Bank may decline to honour my cheques and payment instructions if payment would result in the overdraft amount being exceeded. I understand that cheques deposited for the credit of my overdraft account are received by the Bank on a collection basis only and that uncleared funds will not be taken into account in determining the balance available under my overdraft facility.

3. I understand that the Bank will charge interest on the daily outstanding debit balance on my account and that interest will be debited at monthly intervals to my overdraft facility.

7. I agree to pay a fee of \_\_\_\_\_ of the loan/overdraft amount USD \$ \_\_\_\_\_ (minimum charge \_\_\_\_\_) on establishment and renegotiation of the facility and authorise the Bank to debit my current account with the amount payable

4. The Bank may at any time without notice to me apply the credit balance on any account (including a fixed deposit account) which I maintain with the Bank in or towards discharging my liability in respect of my overdraft account and/or under these terms and conditions.

5. The overdraft is granted on a fully fluctuating basis within the agreed limit and the Bank may at its discretion demand full repayment or regular reduction of my liability in respect of my account and/or under these terms and conditions.

6. I will indemnify the bank in full against all costs and expenses (including legal fees) incurred by the Bank in enforcing these terms and conditions and the recovery of amounts for which I may be liable to the Bank.

**PLEASE ENSURE THAT YOU HAVE FULLY COMPLETED THIS FORM BEFORE SIGNING**

X \_\_\_\_\_

Specimen Signature of First of Sole Applicant

Full Names \_\_\_\_\_

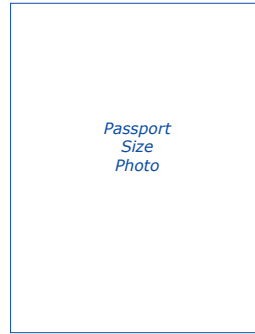
Date 

D	D	M	M	Y	Y	Y	Y
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Signature Witnessed by \_\_\_\_\_

Date 

D	D	M	M	Y	Y	Y	Y
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**FOR BANK USE ONLY**

Customer Name		Customer Phone No.	
Agent/Branch		Agent Code	

**ACCOUNT OPENING**

Customer Number \_\_\_\_\_ Reserve Bank Code \_\_\_\_\_

Industrial Classification \_\_\_\_\_ Portfolio Number \_\_\_\_\_

ITEM	OFFICIAL
*Identity documents sighted and copy attached	
*Reports Obtained: Bank	
*Other	
*FCB	

	Name	Signature	Date (DD/MM/YYYY)
CSO			
Data Input By			
Validated By			
Verified By			
Account Opened/declined			

Branch Manager's Signature: \_\_\_\_\_ Date 

D	D	M	M	Y	Y	Y	Y
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**(LOAN APPROVED / DECLINED)**

Name	Signature	Date (DD/MM/YYYY)