



Office Use		
Client Name:	CIF:	Branch:
Banker:	CC:	New Client <input type="checkbox"/> Existing Client <input type="checkbox"/>
Consultant:	Account Number (s):	

LOAN INFORMATION <input type="checkbox"/> Tech Loan <input type="checkbox"/> Bicycle Loan <input type="checkbox"/> Personal Loan <input type="checkbox"/> Lifestyle Loan					
Divorced <input type="checkbox"/> Married out of community <input type="checkbox"/> Other (please specify):					
Structure		Payment Details		Asset Details	
Total Loan Amount:	N\$	Due date:		Description:	
Term of Loan:		First Payment Due Date:		Vendor Name:	
Proposed monthly instalment:	N\$	Credit Life Insurance:	N\$	Vendor Details:	
Interest Rate:	%				

Marital status declaration: (if different from Personal Information Sheet as previously completed)	<input type="checkbox"/> Single	<input type="checkbox"/> Married in community	<input type="checkbox"/> Foreign marriage	Specify other or country if applicable
	<input type="checkbox"/> Divorced	<input type="checkbox"/> Married out of community	<input type="checkbox"/> Other (please specify):	

DEBIT ORDER DETAILS			
Bank name:		Account number:	
Branch name:		Account Name:	

MARITAL STATUS DECLARATION

SPOUSAL CONSENT (if applicable)					
I, the undersigned					
Identity Number					
Married in community of property:					
To:					"Client"
In terms of the Married Persons Equality Act (Act No. 1 of 1996) , do hereby consent to the Client entering into the transaction as set out herein with Nedbank Namibia Limited:					
SPOUSES SIGNATURE:		SIGNED AT:		DATE:	
WITNESS 1:		WITNESS 2:			



DETAILS OF EXISTING LOANS OR LINES OF CREDIT <i>(only if applying for loan; include spouse if married in community of property)</i>		
Institution	Amount outstanding	Monthly repayment
TOTALS		

GENERAL TERMS AND CONDITIONS

In addition to conforming with Nedbank Namibia’s GENERAL TERMS AND CONDITIONS, and the ABF GENERAL TERMS AND CONDITIONS, as Applicant, I specifically acknowledge the following terms, and confirm that I fully understand their intended nature:

1. I consent to Nedbank informing me of new Nedbank products and special offers.
2. I consent to Nedbank presenting exclusive offers from other organisations to me.
3. Nedbank may request reputable research organisations to contact me.
4. My preferred method of communication is as follows: Email
 SMS
 Direct mail
 Telephone
 All
5. Nedbank may use a method of communication other than that preferred by me as well as my personal information to market its products to me, including electronic marketing and telesales, until I give an instruction to the contrary.
6. I consent to Nedbank Namibia periodically checking and reporting my credit status / performance information with any registered Credit Bureau or credit reference agency, as is required by law.
7. I choose the above address as my *domicilium citandi et executandi* for all purposes in connection with the account(s), until I inform Nedbank Namibia otherwise in writing.
8. I agree that the account(s) is/are subject to the attached Terms and Conditions, which Nedbank Namibia may update and re-publish on its website from time to time.
9. I confirm that I have read and understood these Terms and Conditions and accept them as binding on me. I further declare that all the information provided to Nedbank Namibia Limited in this application is both true and correct.
10. I hereby confirm that all the details as reflected in the Personal Information Sheet as previously completed by myself remains as stated in the said document

CLIENT SIGNATURE:	SIGNED AT:	DATE:
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BALANCE SHEET		
ASSETS	SPECIFY	VALUE
Fixed Property		N\$
Vehicles (year, make &		N\$
Cash		N\$
Investments / Shares		N\$
Other (specify)		N\$
TOTAL		N\$

Client Signature

Nedbank Generic Loan – Cover Sheet



LIABILITIES	INSTITUTION	VALUE
Mortgage Bond		N\$
Hire Purchase Facility		N\$
Overdraft Facility		N\$
Retail Accounts		N\$

FOR OFFICIAL USE	CREDIT ASSESSMENT		
APPROVED/ DECLINED:	The loan applied for, together with the existing loan amount, if any, is not financially inappropriate or irresponsible having regard to the client's earnings, the number of his/her dependents, the amount of his/her other monthly/weekly deductions or any other relevant factor known to or reasonably ascertainable by Nedbank.		
	Comments/Conditions:	Existing Liability and New Approval: Existing Exposure N\$ _____ New Approval N\$ _____	
Approved Interest rate:		Approved Loan amount:	
Signed on behalf of Credit:	Full Names:	CC Number:	
	Signature:	Date:	

INCOME AND EXPENDITURE	APPLICANT	SPOUSE <i>(if married in community of property)</i>
SOURCE OF INCOME		
Salary		
Rental Income		
Other income - Please specify:		
Total Net Income		
CONTRACTUAL EXPENSES		
Bond Payment		
Rental Payment		
Levies - Body Corporate		
Insurance - Life		
Insurance – Vehicle (New)		
Insurance - Household		
Vehicle Repayments		
Credit Card Repayments		
Personal & Micro Loan Repayments		
Retail Accounts – Clothing Accounts		
Retail Accounts – Furniture Accounts		
Bank Charges		
Overdraft Repayments		
HOUSEHOLD EXPENSES		
City of Windhoek		
Electricity		
Domestic Worker		
DSTV/ Go-TV/ Netflix		

Nedbank Generic Loan – Cover Sheet



Internet Subscription		
Child Support/ Maintenance		
Daycare/ School Fees		
Mobile Phone / Cellphone Credit		
Groceries		
Entertainment		
Fuel		
Armed Response		
Legal Shield		
Gym		
Tithe		
Savings		
Total Expenses		
Less New Repayment		
Net surplus/deficit		

Personal Client Information



FOR OFFICIAL USE:	CIF Number:		Application Date:	
PERSONAL BANKER DETAILS:	Name &		Branch:	
	CC Number:		Consultant:	

DOCUMENTS TO BE SUBMITTED	
Identification Document: <input type="checkbox"/>	Pay slip/proof of income: <input type="checkbox"/>
Six (6) months Bank Statement (if not Nedbank client): <input type="checkbox"/>	Marriage Certificate/ ANC (if applicable): <input type="checkbox"/>

** If you are married in community of property and applying for a credit facility, you will need to provide the standard and credit request documents of your spouse as well.*

PERSONAL DETAILS		Title :	Full names and Surname:		
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female		Maiden name:		Trading as:	
Date of Birth:		Nationality:		Number of dependents:	
ID number: <i>(or Passport number, if non-Namibian)</i>			Country of passport: <i>(if non-Namibian)</i>		
Permit type: <i>(if non-Namibian)</i>		<input type="checkbox"/> Permanent Residence <input type="checkbox"/> Work Permit <input type="checkbox"/> Domicile Certificate <input type="checkbox"/> Student Visa			
Permit/Visa number: <i>(if non-Namibian)</i>			Permit/Visa expiry date: <i>(if non-Namibian)</i>		
Are you a US resident?		<input type="checkbox"/> Yes <input type="checkbox"/> No		Have you visited the US in the last three (3) years?	
				<input type="checkbox"/> Yes <input type="checkbox"/> No	
Marital status declaration:		<input type="checkbox"/> Single <input type="checkbox"/> Married in community <input type="checkbox"/> Foreign marriage <input type="checkbox"/> Divorced <input type="checkbox"/> Married out of community <input type="checkbox"/> Other <i>(please specify)</i> :		Specify other or country if applicable	
Bank account details:		Bank:		Account number:	Branch:

CONTACT DETAILS		Postal Address :		
Residential Address:				
Home number:		Email address:		
Work number:		Mobile number:		
Next of kin full names: <i>(not at same address)</i>		Next of kin number: contact number		

EMPLOYMENT DETAILS			
Employer Name		Occupation	
Period of employment:		Employment industry	
Nature of employment:	<input type="checkbox"/> Permanent <input type="checkbox"/> Part-time <input type="checkbox"/> Contract <input type="checkbox"/> Self-employed (specify) <input type="checkbox"/> Other (specify)		

Client Initial _____

Personal Client Information



Specify nature of employment <i>(if other selected above)</i>		Employer Address	
SPOUSAL DETAILS <i>(if married in Community of Property)</i>			
Title:	Full names and Surname:	Contact number:	
ID number: <i>(or Passport number, if non-Namibian)</i>	Country of passport: <i>(if non-Namibian)</i>		
Employer Name:	Occupation:		
Period of employment:	Employment industry:		
Nature of employment:	<input type="checkbox"/> Permanent <input type="checkbox"/> Part-time <input type="checkbox"/> Contract <input type="checkbox"/> Self-employed (<i>specify</i>): <input type="checkbox"/> Other (<i>specify</i>):		
Specify nature of employment <i>(if other selected above)</i>	Employer Address:		

COMMUNICATION PREFERENCES:			
I request and authorize Nedbank to carry out such financial transactions as I may instruct over the telephone, by fax or via email (as per the numbers / addresses stated on this application form): <input type="checkbox"/> Yes <input type="checkbox"/> No			
IF YES, THEN I FURTHER AGREE THAT:			
1. I hereby indemnify Nedbank against and waive any rights in connection with any demand, claim or action, whether directly or indirectly relating to or in connection with any telephonic, fax and/or email instruction given, or SMS received, unless the matter is as a result of gross negligence or willful misconduct of Nedbank or any of its employees or person acting for or controlled by Nedbank, in which case the matter shall be dealt with on its legal merits.			
2. I undertake that should any claim or action be made or instituted against Nedbank as a result of such gross negligence or willful misconduct, any claim shall be limited to direct damages and that no indirect, special or consequential damages shall be claimed.			
3. I furthermore specifically indemnify Nedbank and hold it harmless from all demands, claims, actions, losses and damage of whatever nature in relation to:			
3.1. infringements of confidentiality arising from the use of the telephone, fax and/or email to convey instructions to Nedbank;			
3.2. infringement of confidentiality arising from the correspondence received from Nedbank via an SMS service;			
3.3. malfunctions, failures or unavailability of any hardware, software or equipment;			
3.4. damage arising from any event beyond Nedbank's control;			
3.5. damage arising from the reliance of any person on incorrect, illegible, incomplete or inaccurate information or dates contained in any instructions received by or sent by Nedbank;			
3.6. damage arising from the sending of false, fraudulent or altered instructions by telephone, fax and/or email;			
3.7. damage caused by the misplacement or loss, however caused, of any instructions sent to Nedbank by fax or email; and/or			
3.8. damage caused by Nedbank's delay to act immediately upon any instruction sent to Nedbank by telephone, fax or email, provided that			
the aforementioned loss or damage is not a result of the gross negligence or willful misconduct of Nedbank's or any of its employees or person acting for or controlled by Nedbank, in which case the matter shall be dealt with on its legal merits.			
I undertake that I shall notify Nedbank in writing (or, in such other mode(s) and or method(s) agreed by Nedbank from time to time) of any change in the above telephone, mobile and/or fax numbers and/or e-mail addresses, and I understand and acknowledge that failure to do so shall result in me being bound by the telephone, mobile and/or fax numbers and/or e-mail addresses as provided for herein.			
I hereby waive any right to confirmation of receipt of any instruction issued to Nedbank by telephone, fax or email.			
CLIENT SIGNATURE:		SIGNED AT:	DATE:

Client Initial