

GUEST HOUSE LOAN

Application Form

For Bank use only

Customer No:

Loan Reference No:

IMPORTANT INFORMATION

Qualifying age

Maximum age limit to apply for a Loan is 60 years. If you are unable to meet this criteria, please submit your application in joint capacity with another party. Qualifying age is not applicable if loan repayment can be met from project income.

Own contribution

Customer should have capacity to invest 30% of project (If it is already invested, source of investment and documents for proof of investment must be provided. If own contribution is yet to be invested, evidence must be provided).

Repayment period

Maximum repayment period for Guest house Loan is 15 years (180 months). Repayment period will be fixed based on your repayment capacity

Repayment capacity

Your personal monthly net income from all sources including the proposed project (if it is an income generating project) must be sufficient to cover the proposed repayment amount. All income must be routed via BML for at least 6 months and verified through documents for it to be considered in assessing the repayment capacity.

Mortgage

Security type normally accepted by Bank includes house property and vessels. However, vessels alone will only be considered under exceptional circumstances at the discretion of the Bank. Mortgage over the property being financed is insisted and value of the property or vessel offered must be sufficient to cover 150% of the requested loan amount. Mortgage should be insured.

Necessary Permits

Applicant should have necessary permits from concerned authorities for construction of the building. If the applicant does not own the property or land to be constructed, applicant must have an agreement with the owner, permitting, mortgage and assigning lease hold rights of property to the applicant.

SECTION 1 - YOUR DETAILS (PERSONAL BANKING CUSTOMERS ONLY)

Full Name

ID Card No.

Date of Birth

Gender

 Male

 Female

Permanent Address

Present Address

Contact Nos.

Occupation

Place of Work

Length of Service

Educational Qualification

 Primary

 Secondary

 Degree

 High School / Diploma

 Masters

 Professional

 Others, please specify

Marital Status

 Single

 Married

 Divorced

 Widowed

SIGNATURE:

Details of Spouse(s)				
Full Name	ID Card No.	Contact No.	Occupation	Salary / Income
Number of Children (From all marriages)	<input type="text"/>	Aged below 18 years	<input type="text"/>	Aged above 18 years
Number of joining borrowers	<input type="text"/>	Relation of joining borrowers	<input type="text"/>	

SECTION 1B - YOUR DETAILS (BUSINESS & INSTITUTIONS ONLY)

Name				
Registration No.		Registration Date		
		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Type of Business	<input type="checkbox"/> Private Limited Company	<input type="checkbox"/> Public Limited Company	<input type="checkbox"/> Sole Trader	
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Others, please specify		
Registered Address	<input type="text"/>			
Present Business Address	<input type="text"/>			
Phone No	<input type="text"/>	Email	<input type="text"/>	
Fax No	<input type="text"/>			
Main lines of business				
Total Investment				
Details of Shareholders				
Name	ID Card No.	Designation	No. of shares held	% of Shares held

SECTION 2 - BANKING DETAILS

Bank / Branch	Account Number	Currency	
.....	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
.....	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
.....	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD
.....	<input type="text"/>	<input type="checkbox"/> MVR	<input type="checkbox"/> USD

SIGNATURE:

SECTION 3 - INCOME & EXPENDITURE DETAILS (PERSONAL BANKING CUSTOMERS ONLY)

Average Monthly Income			
Details	Amount	Bank	Account Number through which income is routed
Salary			<input type="text"/>
Fixed Allowances			<input type="text"/>
Rental Income			<input type="text"/>
Net Income from Business			<input type="text"/>
Other (Please specify)			<input type="text"/>
			<input type="text"/>
Total Income:			

Average Monthly Expenditure (please provide breakdown of major sources)	
Details	Amount
Rent	
Food	
Utilities & Other Bills	
School Expenses	
Existing Loan repayments	
Other credit facility repayments	
Other (Please specify)	
Total Expenses	
Monthly Net Income	

SECTION 4 - YOUR ASSETS

Tick the relevant boxes	<input type="checkbox"/> Fixed Deposit <input type="checkbox"/> Provident Fund <input type="checkbox"/> Shares <input type="checkbox"/> Pension Fund			
Movables (Please write the quantity of each type of asset you own in the boxes)	<input type="text"/> Motor Cycle	<input type="text"/> Car	<input type="text"/> Vessel	<input type="text"/> Others, please specify
Is your asset insured?	<input type="checkbox"/> No <input type="checkbox"/> Yes, Please list all insured asset(s)			
If asset(s) are used for commercial purposes (Please specify)	<input type="text"/> No. of asset(s) Annual Income			
Immovable	Property name	Country	Is your property mortgaged?	Is your property insured?
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

SIGNATURE:

SECTION 5 - LIABILITY / CREDIT FACILITY DETAILS

Existing loans and borrowing from third parties	Lender's name <input style="width: 95%; height: 20px;" type="text"/>	Amount borrowed <input style="width: 95%; height: 20px;" type="text"/>
	Security <input style="width: 95%; height: 20px;" type="text"/>	Purpose <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	
	Lender's name <input style="width: 95%; height: 20px;" type="text"/>	Amount borrowed <input style="width: 95%; height: 20px;" type="text"/>
	Security <input style="width: 95%; height: 20px;" type="text"/>	Purpose <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	
	Lender's name <input style="width: 95%; height: 20px;" type="text"/>	Amount borrowed <input style="width: 95%; height: 20px;" type="text"/>
	Security <input style="width: 95%; height: 20px;" type="text"/>	Purpose <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	
Other credit facilities (Credit schemes, Letters of credit, Overdrafts etc.)	Name of Institute <input style="width: 95%; height: 20px;" type="text"/>	Amount borrowed <input style="width: 95%; height: 20px;" type="text"/>
	Security <input style="width: 95%; height: 20px;" type="text"/>	Type of facility <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	
	Name of Institute <input style="width: 95%; height: 20px;" type="text"/>	Amount borrowed <input style="width: 95%; height: 20px;" type="text"/>
	Security <input style="width: 95%; height: 20px;" type="text"/>	Type of facility <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	
	Name of Institute <input style="width: 95%; height: 20px;" type="text"/>	Amount borrowed <input style="width: 95%; height: 20px;" type="text"/>
	Security <input style="width: 95%; height: 20px;" type="text"/>	Type of facility <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	
Credit cards	Name of Institute <input style="width: 95%; height: 20px;" type="text"/>	Expiry date <input style="width: 95%; height: 20px;" type="text" value="DDMMYYYY"/>
	Card type <input style="width: 95%; height: 20px;" type="text"/>	Card limit <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	
	Name of Institute <input style="width: 95%; height: 20px;" type="text"/>	Expiry date <input style="width: 95%; height: 20px;" type="text" value="DDMMYYYY"/>
	Card type <input style="width: 95%; height: 20px;" type="text"/>	Card limit <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	
	Name of Institute <input style="width: 95%; height: 20px;" type="text"/>	Expiry date <input style="width: 95%; height: 20px;" type="text" value="DDMMYYYY"/>
	Card type <input style="width: 95%; height: 20px;" type="text"/>	Card limit <input style="width: 95%; height: 20px;" type="text"/>
	Amount outstanding <input style="width: 95%; height: 20px;" type="text"/>	

SIGNATURE:

Corporate / Personal guarantees provided for credit facilities in the names of other persons / entities	Borrower's name <input style="width:90%;" type="text"/>	ID Number <input style="width:100%; height: 20px;" type="text"/>
	Lender's name <input style="width:90%;" type="text"/>	Guarantee Amount <input style="width:90%;" type="text"/>
	Type of facility <input style="width:90%;" type="text"/>	
	Borrower's name <input style="width:90%;" type="text"/>	ID Number <input style="width:100%; height: 20px;" type="text"/>
	Lender's name <input style="width:90%;" type="text"/>	Guarantee Amount <input style="width:90%;" type="text"/>
	Type of facility <input style="width:90%;" type="text"/>	
Collateral / Securities provided for credit facilities in the names of other persons / entities	Borrower's name <input style="width:90%;" type="text"/>	ID Number <input style="width:100%; height: 20px;" type="text"/>
	Lender's name <input style="width:90%;" type="text"/>	Amount outstanding <input style="width:90%;" type="text"/>
	Type of facility <input style="width:90%;" type="text"/>	Collateral provided <input style="width:90%;" type="text"/>
	Borrower's name <input style="width:90%;" type="text"/>	ID Number <input style="width:100%; height: 20px;" type="text"/>
	Lender's name <input style="width:90%;" type="text"/>	Amount outstanding <input style="width:90%;" type="text"/>
	Type of facility <input style="width:90%;" type="text"/>	Collateral provided <input style="width:90%;" type="text"/>

SECTION 6 - DETAILS OF RELATED BUSINESSES

Any company in which you hold shares or are on the Board of Directors			
Name of entity	Registration Number	Registered Date	% of Shares held

SECTION 7 - DETAILS OF THE PROJECT TO BE FINANCED

Name of property being financed			
Owner(s)	1	Name: <input style="width:90%;" type="text"/>	ID Card No. <input style="width:100%; height: 20px;" type="text"/>
	2	<input style="width:90%;" type="text"/>	<input style="width:100%; height: 20px;" type="text"/>
Purpose	<input type="checkbox"/> Construction of new property <input type="checkbox"/> Extension of existing property <input type="checkbox"/> Renovation of existing property <input type="checkbox"/> Working capital for business <input type="checkbox"/> Refinance facility availed from Current loan outstanding: <input type="checkbox"/> To increase my existing construction loan <input type="checkbox"/> Meet cost escalations <input type="checkbox"/> Complete next phase <input type="checkbox"/> Other (specify) Loan amount previously taken Additional funds required		

SIGNATURE:

Other Details	Expected date of completion	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Size of land
	Date of commencement	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Size of construction area
	If the project has already commenced, percentage completed		
	Details of work to be completed from requested financing		

Utilization of the property			
Floor	Description of layout	Current Rental	Proposed Rental
Ground			
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			

Construction undertaken by Self Contractor Sub-contractor Long-term lessee

SECTION 8 - LOAN REQUIREMENT

Currency <input type="checkbox"/> MVR
Total project cost
Equity already invested
Equity yet to invest
Total Loan amount
Bank will provide financing up to 70% of the total project cost. Any amount exceeding 70% but not already invested from own sources will be considered as equity yet to be invested.
Source of equity already invested <input type="checkbox"/> Own funds <input type="checkbox"/> Third party borrowings, please provide details in SECTION 5
<input type="checkbox"/> Others, please specify
Proposed terms of repayment
Repayment period (preferred total period including grace) <input type="text"/> <input type="text"/> Years <input type="text"/> <input type="text"/> Months
Grace period (months) <input type="text"/> <input type="text"/> (Monthly interest or payment approximately equal to the monthly interest will be payable)
Monthly installment (after grace period)
Preferred amount Maximum amount
Repayment period and installment will be fixed according to the Bank's calculated schedule, and may be different from the preferred period and amount.
Insurance Premium Option
<input type="checkbox"/> Annual Premium <input type="checkbox"/> Full Tenor
<input type="checkbox"/> Debit Insurance premium from account <input type="checkbox"/> Debit Insurance premium from account, or
<input type="checkbox"/> Include Insurance premium in loan amount

SIGNATURE:

Instructions for disbursement, loan payment and recovery fees (must be same currency as loan)

Account to which loan funds to be deposited

7	7																		
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Account from which loan repayment to be deducted

7	7																		
---	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Account to deduct insurance premium, all fees & charges

7	7																		
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SECTION 9 - COLLATERAL / SECURITY DETAILS

To be filled for house/commercial property (if more than one property, please fill and submit a copy of this part for each property)

Name of property			
Registration No.		Registered at / institution	
Location		Total land area	
Year built		Built-up area	
Type of land	<input type="checkbox"/> Private	<input type="checkbox"/> Government	<input type="checkbox"/> Private / Government <input type="checkbox"/> Commercial
Type of property	<input type="checkbox"/> Building	<input type="checkbox"/> Flat / Apartment	<input type="checkbox"/> Land
Usage	<input type="checkbox"/> Own residence	<input type="checkbox"/> Leased, specify monthly income	
	<input type="checkbox"/> Other (specify)		
Declared Value*			

To be filled for vessels (if more than one vessel, please fill and submit a copy of this part for each vessel)

Name of Vessel			
Type of Vessel		Year Built	
Hull Type		Last over hauled date	
Registration No.		Tonnage	
Usage	<input type="checkbox"/> Personal	Length	
	<input type="checkbox"/> Commercial (specify monthly income)		
Declared Value*			

Any other collateral (specify details):

*Please note that collateral cover over the loan amount requested will be calculated based on the collateral value as assessed by the Bank

Owner(s) details (if owners exceed the number provided below, please attach an additional copy of this part & fill this part)	Owner's name <input type="text"/>	ID Number <input type="text"/>
	Present Address <input type="text"/>	Age No. of Dependents <input type="text"/> <input type="text"/>
	Current address(es) of dependents <input type="text"/>	Asset owned <input type="text"/>
		Relationship to applicant(s) <input type="text"/>
	Owner's name <input type="text"/>	ID Number <input type="text"/>
	Present Address <input type="text"/>	Age No. of Dependents <input type="text"/> <input type="text"/>
	Current address(es) of dependents <input type="text"/>	Asset owned <input type="text"/>
		Relationship to applicant(s) <input type="text"/>

SIGNATURE:

	Owner's name <input style="width: 95%;" type="text"/>	ID Number <input style="width: 95%; height: 20px;" type="text"/>
	Present Address <input style="width: 95%;" type="text"/>	Age No. of Dependents <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/>
	Current address(es) of dependents <input style="width: 95%; height: 50px;" type="text"/>	Asset owned <input style="width: 95%; height: 20px;" type="text"/>
		Relationship to applicant(s) <input style="width: 95%; height: 20px;" type="text"/>
	Owner's name <input style="width: 95%;" type="text"/>	ID Number <input style="width: 95%; height: 20px;" type="text"/>
	Present Address <input style="width: 95%;" type="text"/>	Age No. of Dependents <input style="width: 40px;" type="text"/> <input style="width: 40px;" type="text"/>
	Current address(es) of dependents <input style="width: 95%; height: 50px;" type="text"/>	Asset owned <input style="width: 95%; height: 20px;" type="text"/>
		Relationship to applicant(s) <input style="width: 95%; height: 20px;" type="text"/>
Details of existing mortgage: Is the property offered already mortgaged to an existing facility? <input type="checkbox"/> Yes (fill these details) <input type="checkbox"/> No	Borrower's name <input style="width: 95%;" type="text"/>	ID Number <input style="width: 95%; height: 20px;" type="text"/>
	Lender's name <input style="width: 95%;" type="text"/>	Amount Outstanding <input style="width: 95%; height: 20px;" type="text"/>
	Type of facility <input style="width: 95%; height: 20px;" type="text"/>	
	Borrower's name <input style="width: 95%;" type="text"/>	ID Number <input style="width: 95%; height: 20px;" type="text"/>
	Lender's name <input style="width: 95%;" type="text"/>	Amount Outstanding <input style="width: 95%; height: 20px;" type="text"/>
	Type of facility <input style="width: 95%; height: 20px;" type="text"/>	

DECLARATION

1. This declaration is made to Bank of Maldives Plc.
2. I/We confirm that all information provided in this application (on this summary page and supporting forms) is true and correct, and that no relevant information has been withheld.
3. I/We understand that the processing of this application will take a certain period of time, and is subject to the lending criteria and standard approval process of the Bank.
4. I/We will not make attempts to influence the decision of the Bank by canvassing any members of the Management or Approval Authorities.
5. I/We further understand that relevant charges and fees will apply as per the Bank's prevailing Schedule of Charges and amendments thereto, and that it is my/our responsibility to clarify such applicable charges.
6. I/We acknowledge that the Bank may continuously rely on the information contained in the application, and I/We are obligated to amend and/or supplement the information provided in this application if any of the material facts that I/We have represented herein should change prior to closing of the Loan.
7. I/We further understand that the Bank reserves the right to reject this application (or if after approval, to cancel the facility and call back the entire outstanding amount with accrued interest) if this application or my/our actions are in contradiction to the above.

D	D	M	M	Y	Y	Y	Y
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Date

For Personal Banking Customers (singly or jointly with other applicants)

Name	ID Card No.	Signature
1.	<input type="text"/>
2.	<input type="text"/>
3.	<input type="text"/>
4.	<input type="text"/>
5.	<input type="text"/>

For Businesses & Institutions

Name	Designation	Signature
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Company Seal

- This form is an integral part of the Guest House Loan Application Form
- All Applicants shall fill all sections of this Checklist
- Additional documents may be required for the application upon request from the Bank
- This check list is for reference only and the requirements stated may change from time to time. Should there be any inconsistencies between this document and the Bank's internal policy and procedures, the latter shall prevail

LIST OF DOCUMENTS TO BE PROVIDED WITH APPLICATION

	Document Type	Document Name	Tick if Submitted
SECTION A - IDENTIFICATION & BUSINESS INCORPORATION			
INDIVIDUALS	Original	Completed "Information form for personal banking customers (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
SOLE PROPRIETORS	Original	Completed "Information form for personal banking customers – This form is required for each director, Ultimate beneficial owner (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Copy	Registration Certificate	<input type="checkbox"/>
	Copy	Trade License	<input type="checkbox"/>
	Copy	Business Name Registration	<input type="checkbox"/>
	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank) Note: This Form is required for the company and EACH shareholding entity	<input type="checkbox"/>
COMPANIES	Original	Completed "Information form for personal banking customers – This form is required for each Director, Ultimate Beneficial Owner (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Copy	Certificate of Incorporation or Registration	<input type="checkbox"/>
	Copy	Memorandum of Association including any amendments thereto	<input type="checkbox"/>
	Copy	Articles of Association including any amendments thereto	<input type="checkbox"/>
	Copy	Latest share transfer form (If different from that specified in Articles/Memorandum of Association)	<input type="checkbox"/>
	Original	Resolution of the Board of Directors - This should be in line with "FORMAT" provided by the Bank indicating, Type of Facility, Amount of facility, Security Offered (including Personal Guarantee of all Directors) & Authorized signatory for all documentation	<input type="checkbox"/>
PARTNERSHIPS	Original	Completed "information form for Businesses & Institutions" (Submit if there is change in information already declared to bank) Note: This Form is required for the company and EACH shareholding entity	<input type="checkbox"/>
	Original	Completed "Information form for personal banking customers – This form is required for each Partner, Ultimate Beneficial Owner (Submit if there is change in information already declared to bank)	<input type="checkbox"/>
	Copy	Share Structure & List of Partners	<input type="checkbox"/>
	Copy	Partnership Deed/ Agreement	<input type="checkbox"/>
	Copy	Certification of Registration	<input type="checkbox"/>
	Original	Resolution - This should be in line with "FORMAT" provided by the Bank indicating, Type of Facility, Amount of facility, Security Offered (including Personal Guarantee of all partners) & Authorized signatory for all documentation	<input type="checkbox"/>
SECTION B - FINANCIAL STATEMENTS			
FINANCIAL STATEMENTS	Copy	Financials for the Past 2 Financial Years. Audited financials is required for applications with total exposure above MVR 1 million or equivalent amount in USD & Prepares Audit for Tax compliance (Audited by a MIRA approved auditor)	<input type="checkbox"/>
		Management Accounts of Current Year	<input type="checkbox"/>
		Cash flow statement for the past 12 months	<input type="checkbox"/>
		Projected Cash flow statement for minimum 05 years	<input type="checkbox"/>
SECTION C - TAX DOCUMENTS All applicants shall submit the following tax documents if all or any of the declared income is subject to disclosure for tax compliance			
TAX DOCUMENTS	Copy	BPT registration Certificate	<input type="checkbox"/>
		GST/TGST registration Certificate	<input type="checkbox"/>
		Final BPT Return Statements for past 1 Year	<input type="checkbox"/>
		BPT Payment Vouchers for past 1 Year	<input type="checkbox"/>
		GST Returns for past 12 months	<input type="checkbox"/>
		GST/TGST Payment Vouchers for past 12 months	<input type="checkbox"/>

SIGNATURE:

	Copy	Payment Agreement with MIRA to pay overdue (If any)	<input type="checkbox"/>	
		Up to date Tax Clearance Report	<input type="checkbox"/>	
SECTION D - ADDITIONAL INCOME DECLARATION (not inclusive in Financial Statements)				
SALARY	Copy	Letter of employment or letter of appointment on employer's letter head indicating; Company registration number, Period of employment, Date of appointment, Designation, Monthly income – gross & net income received Note: Employment letter will not be required if salary is routed through BML payroll service	<input type="checkbox"/>	
RENT	Copy	House Registry	<input type="checkbox"/>	
		Valid rental agreement(s) for verification of rental income (Original to be presented to branch for validation of copy)	<input type="checkbox"/>	
		If rent is from subleased property: Head lease agreements with the owner and house registry	<input type="checkbox"/>	
		If rent is from a property jointly Owned and declared as income of a single person No objection letter from other joint owners to be obtained	<input type="checkbox"/>	
VESSEL	Copy	Vessel Registry	<input type="checkbox"/>	
		Cash flow statement for the past 12 months	<input type="checkbox"/>	
SECTION E - OTHER DOCUMENTS				
FOR ALL APPLICANTS	Copy	Account statement for the past 6 months from the bank where account is being operated (if other than BML)	<input type="checkbox"/>	
		Details of ongoing and completed projects for past 12 months as per bank format (soft copy will be made available to you upon request)	<input type="checkbox"/>	
		Paid bills/invoices for equity portion already invested to the project	<input type="checkbox"/>	
		Proof of equity for equity portion yet to be invested to the project	<input type="checkbox"/>	
		Account statements if equity is reflected through any other bank	<input type="checkbox"/>	
	Please submit the following documents if funding requirement is for construction of a new property or extension to an existing property			
	Copy	Approved Drawings	<input type="checkbox"/>	
		Construction Permit	<input type="checkbox"/>	
		Full BOQ and Phase BOQs for the proposed building	<input type="checkbox"/>	
		Payment Schedule	<input type="checkbox"/>	
		Worktime Schedule	<input type="checkbox"/>	
		Disbursement Schedule	<input type="checkbox"/>	
	Original	Consent letter for BOQ review cost, if proposed exposure exceeds requirement of bank policy	<input type="checkbox"/>	
	Copy	House registry of the property being developed	<input type="checkbox"/>	
		Construction Contract (If construction is undertaken by Contractor or sub - Contractor)	<input type="checkbox"/>	
		long-term lease agreement - If construction is undertaken by long-term lessee including; Term of lease period, Construction period, Project Utilization, Consent to mortgage the property (if consent not provided, additional security required), Banks right prevailed over and above the rights of the owners and the long term lessor	<input type="checkbox"/>	
		Guest House operating license (If operating)	<input type="checkbox"/>	
	For Enhancements			
	Copy	Revised BOQ / Invoices	<input type="checkbox"/>	
	SECTION F - MORTGAGE			
PROPERTY / VESSEL	Copy	Valid ID card of owner(s)	<input type="checkbox"/>	
	Copy	Registration (Original to be presented for validation of copy)	<input type="checkbox"/>	
	Original	If property is a sub-plot, letter of personal guarantee from remaining sub-plot owners must be submitted	<input type="checkbox"/>	
	Original	No objection letter from owner	<input type="checkbox"/>	
	Original	Completed Insurance application form	<input type="checkbox"/>	

Definitions

"Beneficial Owner" means the natural person who ultimately controls a customer, or the person on whose behalf a transaction is being conducted, or the person who exercise ultimate effective control over a legal person or arrangement

For Bank use only

	Staff ID:	Signature:	Business Unit:	Date:
Form & Supporting documents received by:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Information verified by:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>
Information input to system by:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

SIGNATURE:

