

Applicant(s) details

First Applicant

First name

Middle name

Surname

Second Applicant

First name

Middle name

Surname

Personal details of first applicantID/PP No. Nationality PIN No. Date of birth Gender (Tick) Male Female Marital status (Tick) Married Single Others(specify) Occupation Highest educational qualification(Tick) Post graduate/Professional Graduate Diploma High school

Name of spouse

First name

Middle name

Surname

ID/PP No. (Spouse) Nationality (Spouse) PIN No. (Spouse) Date of birth (Spouse) Occupation of spouse No. of children Ages No. of other dependants **Contact details**Postal address: Box No: Postal code City/Town Telephone (Landline) Mobile No. Email Fax

Contact details of spouse

Telephone (Landline) Mobile No. Email Fax **Local contact person - Kenya**

Full name (as per ID/PP)

First name

Middle name

Surname

Residential details - while in Kenya

Plot No.

Estate

Road/Street

City/Town

Type of resident

Rented

Owned

Living with parents

Mortgage

Residential details

Present residential address

Plot No. Estate Road/Street City/Town

Nearest landmark

Type of residence

Rented Owned Living with parents/
Mortgage Employer provided Other family members

Rent amount Paid by whom

Mortgage repayment (Monthly amount) Paid by whom

No. of years resided in the current residence If self owned, estimated market value

Previous residence address (if less than 3 years at current residence)

Permanent address (if different from present address. Foreign nationals, please provide address in home country)

Bank details

Account with i&M Bank (Tick) Yes No

Branch Account No.

Is this your salary account (Tick) Yes No

Accounts with other Banks

Account	Bank	Branch	Account No.
1	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Loans/facilities taken by you or your spouse (Tick) Yes No

Bank	Loan account	Outstanding Balance	Monthly repayment	Self/Spouse
<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"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Do you consent to us making inquiries from any of the above banks (Tick) Yes No

Employment details (for salaried people)

Current employer name

Employment/service/staff No. Position held Department (where applicable)

Permanent (Tick) Contract (Tick) Contract tenure Expiry date

No. of years with employer

Employer's Postal address: Box No: Postal code City/Town

Office Tel. Extension Office mobile

Previous employment details (if less than 3 years with the current employer)

Employer	From date	To date	Position held
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

For self-employed and professionals

Name of company(ies)

Nature of business

Postal address: Box No: Postal code City/Town

Physical address Road/Street Building Floor No. Room No.

Annual income for last 3 years

Year 1 Year 2 Year 3

Business registration No.

Business PIN no.

VAT No.

Income and expenditure

Monthly Income details

	Source of income	Gross salary	Aggregate deductions	Net	Self or spouse
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Total		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Monthly expenses

	Expense	Amount
1	Utilities (telephone, electricity, water)	<input type="text"/>
2	Food & clothing	<input type="text"/>
3	Education fees	<input type="text"/>
4	Transport	<input type="text"/>
5	Insurance premiums	<input type="text"/>
6	Rent	<input type="text"/>
7	Other monthly deductions e.g sacco	<input type="text"/>
8	Other loan repayments	<input type="text"/>
9	Overdraft/credit payment	<input type="text"/>
	Subtotal	<input type="text"/>
10	Less: rent (if to occupy house)	<input type="text"/>
	Total	<input type="text"/>

Have a Credit Card (Tick) Yes No

Card Issuer Card No.

Limit Expiry

Details of facility requested

Loan amount requested

Repayment period

Repayment method

(a) Equal Monthly Instalments(EMI) (Tick)

(b) Step-up EMI (3 steps) (Tick) Step-up percentage rate (see brochure for details)

(Tick) Loan purpose

Completed house purchase Purchase price Existing (Tick) New completed (Tick)

Plot/Land purchase Purchase price

Construction Total construction cost Date of commencement of construction Percentage of work done Expected completion date

Renovation	Cost of renovations		Date of commencement of renovation		Expected completion date		Details of renovation	
Top-up								
Mortgage transfer	Name of Institution		Original loan amount		Date originally availed		Balance outstanding	
Equity release								

Details of property sought to be financed

Property description(house,flat,maisonnete,bungalow,land) Property purpose(self dwelling,tenancy)

Physical location:Area L.R.No. Street Road City/Town

Is property freehold or leasehold? If leasehold, no. of years unexpired lease term

Other assets

Details	Estimated Value
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Are any of the properties /assets mortgaged to any institution/bank? Yes No

Name of Institution Original loan Outstanding amount

Details of guarantor (if any)

Full Name (as per ID/Passport)

First name Middle name Surname

ID/PP No. Nationality PIN No.

Date of birth Gender (Tick) Male Female

Postal address: Box No: Postal code City/Town

Physical address Estate Road/Street

Residence plot No. Nearest landmark

Telephone (Landline) Mobile No.

Email Fax

Details of other securities offered

Details	Estimated Value
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Declaration

- I/We declare that the above information is true and correct
- I/We understand that the filling up of the application form and submitting the required documents does not impose any obligation on I&M Bank Limited to extend the loan to me/us

Name	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

CHECKLIST

On Application

- Copies of ID/PP
- Copy of marriage certificate (if applicable)
- Copy of PIN Certificate
- Letter from employer giving employment details, particularly duration of employment, salary and allowances, outstanding loans if any and deductions (applicable to salaried applicants)
- Copies of P9 Forms for last 2 years
- Copies of payslips for last 3 months (applicable to salaried applicants)
- Copies of bank statements for last 6 months
- Copies of business registration (applicable to self employed applicants)
- Copy of Income Tax Return (applicable to business for self employed applicants)
- Audited accounts for last three years (applicable to business for self employed applicants)
- Valuation report from Bank approved valuer
- Copy of sale agreement or Letter of Allotment
- Copy of title deed
- Copy of land rent receipts for last 3 years (if leasehold)
- Copy of approved building plans (applicable to property under construction)
- Copy of Specification of Work Done (applicable to property under construction / renovation)
- Copy of Contract Agreement duly stamped and signed by all parties (applicable to property under construction/renovation)
- Qualifications and registration of architects and contractors (applicable to property under construction)
- Copy of local authority approval (applicable to renovation)
- Proof of current outstanding loan to be taken over (applicable to take overs)

On Acceptance

- Legal Charge on property in favour of the Bank drawn by Bank approved advocates
- Payment of Processing Fees
- Payment of Stamp Duty
- Mortgage Protection Policy by Bank approved insurance company and assigned to the Bank
- Fire & All Risk Insurance Policy by Bank approved insurance company and assigned to the Bank
- Applicant must open a transaction account with the Bank
- For salaried applicant, letter from employer undertaking to deduct the monthly loan repayments from the salary and remit to the Bank
- For self employed applicant, bank standing orders for repayment or post dated cheques
- In case of takeover of existing loans from other institutions, a letter from that institution confirming loan amount outstanding, holding of the property pledge and title deed and undertaking to release the security documents to i&M Bank Limited on receipt of payments

