

# PERSONAL PRODUCTS FORM

FOR NEW CUSTOMERS ONLY



FOR PRINCIPAL APPLICANT ONLY

## A. PERSONAL DETAILS

Full name

Nationality  Passport / National / Alien / Military ID No.

Date of birth           Marital status  Married  Single

Gender:  Male  Female No. of dependents

Education:  Diploma  Under-graduate  Post-graduate  OTHER SPECIFY

## B. CONTACT DETAILS

Telephone  MOBILE  OFFICE  SIGN TO CONFIRM YOUR MOBILE NUMBER

Email address

Postal address  Postal code  City

## C. RESIDENTIAL DETAILS

Physical Address  STREET/ESTATE/AREA

TOWN/ CITY/ COUNTRY

Type of residence:  Self-owned  Rented  Company provided  OTHER SPECIFY

## D. OCCUPATIONAL DETAILS

Nature of occupation:  Employed  Self-employed  Student Name of Employer / College

Occupation  Employment terms  Permanent  Contract

Contract tenure / Course duration  MONTHS Contract expiry

Monthly gross income range:  Kshs 0 - 50,000  Kshs 50,001 - 100,000  Kshs 100,000 - 300,000  ABOVE 300,000

Address of employer / College Postal Address  Postal code  City

Staff / Student number  Salary receipt date

Other monthly income  Type of other monthly income

FOR ACCOUNTS FOR MINORS ONLY

## E. DETAILS OF MINOR

Full name

Birth certificate number  Relationship with applicant

## F. OTHER ACCOUNT DETAILS

Bank  Account number

Bank  Account number

## G. ACCOUNT TYPE DETAILS

Select account type:

Current Account  Individual  Joint Product name  Currency

Savings Account  Individual  Joint Product name  Currency

Fixed Deposit  Individual Product name  Currency



**N. MORTGAGE DETAILS**

Purchase       Re-mortgage / Top Up - Loan       Equity release

Loan amount       Loan duration

Property tenure:  Freehold     Leasehold      Property type:  Bungalow     Apartment     Maisonette     Town house

LR No.       Plot No.

Name of estate       Road       Town

Person to be contacted for valuation      

Interest rate

FOR CAR LOAN APPLICATIONS ONLY

**O. CAR LOAN DETAILS**

Price of car       Value of car

Purchase price       Deposit paid       Loan amount

Interest rate       Loan tenor       Type  New     Used

Make       Model       Year of manufacture

FOR LOAN APPLICATIONS ONLY

**P. REFEREES**

	Referee 1 (Relative)	Referee 2 (Colleague)
Name		
Mobile No.		
Employer		

PLEASE REFER TO OUR TARIFF GUIDE FOR A MORE DETAILED AND EXHAUSTIVE LIST OF FEES AND CHARGES ON ALL OUR PRODUCTS. THE TARIFF GUIDE IS AVAILABLE AT ANY OF OUR BRANCHES. ALTERNATIVELY, IT IS ALSO AVAILABLE ON OUR WEBSITE [www.nationalbank.co.ke](http://www.nationalbank.co.ke)

**DECLARATION BY SIGNING THESE GENERAL TERMS AND CONDITIONS:**

- (i) All the information (including any documents) I/We have given in connection with this application is correct, complete and not misleading.
- (ii) I/We have read and understood the applicable product Terms and Conditions and the important information document and I/We agree to be bound by them. I/We acknowledge that I/We am bound by any variation the bank makes to these documents, given a 30 day notice. In particular, I/We understand that by entering into this banking agreement, I/We give indemnities, authorizations, consents and waivers and agree to limitations on the bank's liability.
- (iii) I/We have the power and all necessary authorization to own the assets and carry on any business I/We conduct, to enter into banking agreements and any other arrangement with the bank and to comply with the bank's obligations and exercise my/our rights under them.
- (iv) I/We authorize the bank to disclose to, and verify any of the information I have given to the bank or my credit standing from anyone the bank may consider appropriate (such as an authority or credit reference agency).
- (v) I/We confirm that my personal information provided in this application form and that of my joint account holder (if any) or authorized person (if any) will apply to the account(s) I/We hold with the bank unless and otherwise I/We advise the bank to the contrary.
- (vi) I/We confirm that the account operating authority I/We have given in this application form will apply to all accounts opened by myself/ourselves unless and otherwise I/We have notified the bank in writing.
- (vii) I/We acknowledge that the bank may decline my/our application without giving reasons and in such case, no contractual relationship arises between myself/ourselves and the bank.
- (viii) I/We consent to the bank, its subsidiaries, affiliates (including each branch), officers, employees, agents and advisers disclosing information relating to myself/ourselves (including details of our banking agreement, the accounts, the products or any arrangement with the bank) to professional advisers, service providers (whether located in Kenya or outside Kenya) for the purposes of providing any service to myself/ourselves in connection with this application (including data processing), or independent contractors, such as debt collection agencies, data processing firms and correspondents who are under a duty of confidentiality to the bank, any actual or potential participant or sub-participant in relation to any of the bank's obligations under the banking agreement between the bank, relation to any of the bank's obligations under the banking agreement between the bank, or assignee, novatee or transferee (or any officer, employee, agent or adviser of any of them), any credit reference agency, rating agency, business alliance partner, insurer or insurance broker of, or direct or indirect provider of credit protection to, any court, tribunal or authority (including an authority investigating an offence) with jurisdiction over the bank, a merchant or member of VISA International or MasterCard International where the disclosure is in connection with the use of a card; any authorized person or any security provider; anyone we consider necessary in order to provide me with the services in connection with an account.
- (ix) I/We consent to the bank contacting me/us at the address, email address and phone numbers I/We have provided the bank, to supply me/us with information on other products and services that the bank, or the bank's strategic partners, may offer.
- (x) In the event that I/We am/are applying for a bundled product, I/We agree and acknowledge that the bank may vary or terminate the package offers or change the terms of the package upon issuance of a 30 day notice.
- (xi) In the event that I/We am applying for a bundled product and I/We wish to terminate one of the bundled products, I/We agree that the bank may charge me/us an additional fee for the remaining product(s).
- (xii) In the event that I am applying for a bundled product which comprises insurance plans, I agree that the insurance under the plans are underwritten through the bank's Insurance Agency which will collect my information and send it to a reputable insurance company for processing and review. Collection of information does not necessarily mean that my/our insurance application will be approved.
- (xiii) I/We agree that the bank has the right to set off the amount held in lien against which a cash secured facility(ies) has been granted to me/us by the bank, in the event of default.
- (xiv) I/We authorize the bank to purchase such foreign currency with the monies standing to the credit of my/our account(s) as may be necessary, to effect the set off and settle any outstanding on the loan facility where necessary to facilitate the offsetting of the facility in default.
- (xv) I/We agree that the lien will only be lifted upon full repayment of the facility(ies).
- (xvi) I/We agree that I/We shall lay no claim whatsoever to the funds under lien until such time the facility is repaid in full.
- (xvii) In the event that I/We am applying for an account in relation to a minor, I/We confirm that I/We am the ultimate beneficial owner of the account opened in relation to the minor.
- (xviii) I/We acknowledge that I/We are expected to pay any taxes arising from charges levied by the bank will be paid for example, but not limited to, excise duty.
- (xix) I/We understand that unless expressly stated otherwise that my/our personal loan or mortgage loan or car loan is a variable rate loan.
- (xx) I/We understand that the interest rate offered on my/our personal loan or mortgage loan or car loan is based on a retail reference rate given by the bank plus or minus a given margin.
- (xxi) I/We understand that the retail reference rate maybe varied by the bank from time to time and that a 30 day notice will be given to me/us of this change.

**CUSTOMER DECLARATION ACCEPTANCE**

Primary/Loan applicant

NAME

SIGNATURE

DATE

D	D	M	M	Y	Y	Y	Y
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**Other joint applicants**

2nd Applicant

3rd Applicant

NAME

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SIGNATURE

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DATE

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MOBILE NO.

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Sales person

Sales code

Signature

Date

D	D	M	M	Y	Y	Y	Y
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**SPECIMEN SIGNATURES & PHOTOGRAPH**

Specimen signature for primary applicant

Photograph

**FOR BRANCH USE ONLY**

Sales person's name

Sales code

Sales person's signature

Date

Referral ID

Sales / Branch manager's staff ID

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Sales / Branch manager's signature

Date

Account number

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Segment code

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Branch code

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Employer code

Isic code

**FOR CREDIT USE ONLY**

Credit analyst's comments

Analyst's staff ID

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Credit Analyst's signature

Date

Approver's comments

Approver's staff ID

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Approver's signature

Date

Disbursement officer's ID

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Disbursement officer's signature

Date

Disbursement manager's ID

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Disbursement manager's signature

Date