



Mauritius Post and Cooperative Bank LTD

Application form for Home Loans

Please complete all sections in BLOCK CAPITALS and Tick where necessary

A/C No:

1. CUSTOMER DETAILS

APPLICANT

JOINT-APPLICANT

Surname: _____

First Name (s): _____

NIC: _____

Date of birth : _____ (DD/MM/YY) _____ (DD/MM/YY)

Nationality: _____

Marital Status: Married Divorced Single Widowed Married Divorced Single Widowed

Name of Spouse: _____

Maiden Name: _____

Date of birth : _____ (DD/MM/YY) _____ (DD/MM/YY)

Residence address: _____

Time in present address: _____ Yrs _____ Yrs

Telephone Number(s): Res: _____ Office: _____ Res: _____ Office: _____

Mobile: _____ Mobile: _____

E-mail: _____ E-mail: _____

Residence Status: Owned Rented Parent's Owned Rented Parent's

Monthly Rental: _____

2. PROPOSAL HOME LOAN

Amount: _____

Period: _____ years Moratorium Period: _____

Purpose: _____

Interest Rate: MPCB PLR + _____%, with a minimum of _____% per annum and / or at such rates as may be determined by the Bank from time to time.

Repayment: Capital plus / inclusive interest in.....monthly installments of Rs.....each.

Purpose: Land Purchase Purchase of fully built House /Apartment

Construction of House Renovation / Extension to existing building

Purchase price: Land _____ House / Apartment: _____
 Constructions Costs: _____ Renovation Costs: _____
 Area of Land: _____ Area of Building: _____
 Estimate Value of Land: _____ Estimate Value of Building: _____
 Situated at: _____
 Total Security Value: _____
 Proposed Security: 1) _____
 2) _____
 3) _____
 Existing charges on property: _____

3. EMPLOYMENT DETAILS

APPLICANT

JOINT-APPLICANT

Details: Salaried Sales / Commission based
 Self-employed Contract based
 Other _____

Salaried Sales / Commission based
 Self-employed Contract based
 Other _____

Employer's name: _____

Employer's Address: _____

Occupation/Position: _____

(to be specified for Self-employed only)

Nature of Business: _____

Nature of Business: _____

Time in employment/business: _____ Years

_____ Years

Monthly income: Gross: Rs _____

Net: Rs _____

Other Regular Income: Rs _____

Rs _____

(Please annex support documents)

(Please annex support documents)

Previous employer: _____

Time in Previous Job: _____ Years

_____ Years

Please ensure you only include income which can be verified through statements, Tax assessments, Pay Slips and Company/Business Financials

4. BORROWER'S NETWORTH

	APPLICANT	Details
Deposits:	Rs _____	_____
Real estate 1:	Rs _____	_____
Real estate 2:	Rs _____	_____

5. BUSINESS GIVEN

Month	Amount	Month	Amount	Month	Amount

6. FINANCIAL DETAILS

APPLICANT	JOINT-APPLICANT
My main bank account is at: _____	_____
Other Banks used: _____	_____

Facility Rs'000	Institution	Original Limit	Outs / Bal	Arrears / Excess	Monthly Payment	Purpose	Security
Loans:							
Overdraft:							
Credit card:							
Others:							

8. DECLARATION

I/We* understand that the Bank of Mauritius has, in the exercise of the powers conferred upon it by law, established a central Credit Bureau, the "Mauritius Credit Information Bureau" (MCIB) to collect information from banks regarding the credit facilities which they grant to their customers in order to enable a bank which is approached for a credit facility by a customer to obtain information from MCIB regarding any credit facilities granted to that customer by other banks

I/We* understand that the information so collected will be kept in strict confidence By MCIB and the banks concerned

I/We* further understand that-

- The Bank will, as part of its appraisal process of the present application, access MCIB to seek information on credit facilities provided to me/us by other banks, and I/We* authorize the Bank to do so.
- It will be a term of credit facility applied for, if granted, that information regarding it shall be given to MCIB for the use of MCIB and other banks.

*Delete as appropriate

I/We declare that to the best of my/ our knowledge and belief the particulars given on this form are true and correct and that no information which might affect the decision of the Bank has been withheld.

I/We hereby agree to abide by the rules and regulations of the Bank

Signature: _____ Signature: _____

Date: _____