



Mauritius Post and Cooperative Bank Ltd
Application Form for personal/ Educational/ Car Loans
 Please complete all sections in BLOCK CAPITALS and Tick where necessary

MPCB 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: <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Single <input type="checkbox"/> Widowed	<input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Single <input type="checkbox"/> Widowed
Name of Spouse: _____	_____
Maiden Name: _____	_____
Date of birth : _____(DD/MM/YY)	_____ (DD/MM/YY)
Residence address: _____	_____
Time in present address: _____ Yrs _____ mths	Time in present address: _____ Yrs _____ mths
Telephone Number(s): Res: _____ Office: _____	Res: _____ Office: _____
Mobile: _____	Mobile: _____
E-mail: _____	E-mail: _____
Residence Status: <input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parent's	<input type="checkbox"/> Owned <input type="checkbox"/> Rented <input type="checkbox"/> Parent's
Monthly Rental: _____	_____

2. PROPOSAL FOR PERSONAL LOAN/EDUCATION LOAN/CAR 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 instalments of Rs _____ each.

Proposed Security: 1) _____
 2) _____
 3) _____

Personal Guarantee: 1) _____
 (if applicable)
 2) _____

For Education Purpose only

Student's Name: _____ Study Field: _____
 Institution: _____ Duration _____ Costs: _____

3. EMPLOYMENT DETAILS

APPLICANT

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

JOINT-APPLICANT

Salaried Sales / Commission based
 Self-employed Contract based

Employer's name: _____
 Employer's Address: _____

Occupation/Position: _____

(To be specified for Self-employed only)

Nature of Business: _____

Time in employment/business: _____ Years _____ Years

Monthly income:
 Rs _____ Rs _____
(Please annex support documents) *(Please annex support documents)*

Previous employer: _____

Time in Previous Job: _____ Years _____ Years

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:							

7. GUARANTOR DETAILS

GUARANTOR 1

GUARANTOR 2

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

Employer's name: _____

Employer's Address: _____

Occupation/Position: _____

(To be specified for self-employed)

Nature of business: _____

Time in employment/business: _____ Years _____ Years

Monthly income: Gross: Rs _____ Rs _____

Net: Rs _____ Rs _____

Other Regular Income

Rs _____ Rs _____

(Please annex support documents)

(Please annex support documents)

Previous employer: _____

Time in Previous job: _____ Years _____

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: _____