

# PERSONAL LOAN APPLICATION FORM

## PERSONAL INFORMATION

PLEASE COMPLETE IN CAPITAL LETTERS

Title:	<input type="text"/>	Surname:	<input type="text"/>	Affix Recent Passport Photograph Here			
Middle name:	<input type="text"/>	First Name:	<input type="text"/>				
Marital Status:	Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>	No. of Children:	<input type="text"/>				
Maiden Name:	<input type="text"/>	Date of Birth:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
No. of Dependents:	<input type="text"/>	Place of Birth:	<input type="text"/>				
State of Origin:	<input type="text"/>	Nationality:	<input type="text"/>				
Residential Address:	<input type="text"/>						
City:	<input type="text"/>	State:	<input type="text"/>				
L.G.A.:	<input type="text"/>	Country:	<input type="text"/>				
Landmark	<input type="text"/>	Mailing Address:	<input type="text"/>				
Years at present residence:	<input type="text"/>	Residence Type:	Rented <input type="checkbox"/> Owned <input type="checkbox"/> Staying with Family <input type="checkbox"/> Others <input type="text"/>				
Work Phone Number:	<input type="text"/>	Mobile Number:	<input type="text"/>				
E-mail Address:	<input type="text"/>						
Social Media:	LinkedIn <input type="checkbox"/> Instagram <input type="checkbox"/> Twitter <input type="checkbox"/> Social Media Handle: <input type="text"/>						
<b>Means of Identification</b>							
National ID	<input type="checkbox"/>	International Passport	<input type="checkbox"/>	Valid Driver's License	<input type="checkbox"/>	Valid Voter's Card	<input type="checkbox"/>
Identification Number:	<input type="text"/>						
Date of Issue:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of Expiry:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
Bank Verification Number:	<input type="text"/>	Tax Identification No.:	<input type="text"/>				

## NEXT OF KIN INFORMATION

Title:	<input type="text"/>	Surname:	<input type="text"/>
Middle name:	<input type="text"/>	First Name:	<input type="text"/>
Relationship:	<input type="text"/>		
Residential Address:	<input type="text"/>		
City:	<input type="text"/>	State:	<input type="text"/>
L.G.A.:	<input type="text"/>	Country:	<input type="text"/>
Landmark	<input type="text"/>	Mailing Address:	<input type="text"/>

Work Phone Number:

Mobile Number:

E-mail Address:

### EMPLOYMENT DETAILS

I AM: Employed  Self Employed

Employer's Name:

Business Category: Private  Government  Company Name:

Office Address:

City:  State:

LGA:  Country:

Landmark  Employer's Phone Number:

Employer's E-mail Address:

Years in Present Employment:  Net Salary per month: ₦

### CREDIT FACILITY REQUEST

First Time Request?  Yes  No

Loan Amount: ₦  \$

Loan Purpose:

Tenor of Loan:

Source of Payment:

### EXISTING LOANS

Name of Lender:

Type of Loan:  Repayment Frequency:  Weekly  Monthly

Repayment Amount:  Expected Repayment Date: 

D	D	M	M	Y	Y	Y	Y
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Current Outstanding:  Expected Payoff Date: 

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

### DISBURSEMENT DETAILS

Account Number:

Bank Name:

Account Name:

Account Type:  Savings  Current

Currency:  Naira  Dollars

\_\_\_\_\_

Name

\_\_\_\_\_

Signature

\_\_\_\_\_

Date



## TERMS & CONDITION

In consideration of The Sciart Finance Company Limited (hereinafter called "Sciart Finance") agreeing to grant me/us (hereinafter referred to as" the customer) loan facility (the "Facility") under the Personal Loan applied for by me/us, herein, I/we agree that by signing the declaration below I/we shall be bound by the following terms and conditions:

1. The facility shall be made available for the customer from the date of Sciart Finance's acceptance of this application until such a time full adjustment of the dues of Sciart Finance with interest and other charges.
2. Sciart Finance reserves the right to withdraw the facility and demand repayment if there has been any default in repayment of the facility.
3. Sciart Finance shall not be obliged to make the facility available until it has received formal written acknowledgement from the customer accepting the facility on the basis outlined and subject to the terms and conditions specified in the Sciart Finance Loan Offer Letter.
4. The interest rate is floating and can be re-fixed at Sciart Finance's sole discretion. The customer may get Employee Preferential rate provided monthly loan repayment is deducted at source by the employer and remitted directly to Sciart Finance.
5. A prepayment fee will be charged on the outstanding amount as and when decided by Sciart Finance.
6. By use of the facility provided by Sciart Finance, the customer accepts the conditions enumerated in Sciart Finance's Arrangement Letter and authorizes Sciart Finance to appoint agents to collect funds payable to Sciart Finance, as Sciart Finance may consider necessary. In the due discharge of their duty, information regarding the customer's facility will be supplied to the agent. All charges payable to such agents, to collect the amount owed to Sciart Finance, are liable to be at the Customer's cost and risk, in addition to all other costs, charges and expenses incurred by Sciart Finance to recover outstanding dues/monies.
7. Sciart Finance is authorized to open and maintain facility account(s) for the purpose of administering and recording payments by the customer in respect of the facility.
8. The loan shall be utilized for the specified purpose for which it has been sanctioned. Payment shall be made directly by Sciart Finance to the creditor or to the customer, as determined by Sciart Finance, depending upon the purpose of the loan.
9. By accepting the facility, the customer agrees not to settle the same fully or partially before payment of one month's interest, unless otherwise agreed with Sciart Finance.
10. All payments required to be made in respect of the facility shall be made by the customer on the respective due dates and the customer hereby irrevocably authorizes Sciart Finance to debit Investment held with Sciart Finance with all amounts owing in respect of the facility, including interest and charges and expenses (together the "indebtedness"), at such time as the same shall become or be due and payable and transfer the such sum to the loan amount for adjustment but in any case, the customer shall always remain liable and agree(s) to make payment in full of all such sums to Sciart Finance.
11. The customer unconditionally undertakes to repay the facility as per the terms and conditions of the Loan Offer Letter.
12. Sciart Finance shall be entitled at any time without the consent of the customer to assign or transfer the whole or any part of its rights or obligations under the loan. The customer undertakes to sign such further documentation as may be requested by Sciart Finance from time to time to give effect to such assignment or transfer.
13. Sciart Finance is authorized to enforce all or any of the following securities executed by the customer in favour of Sciart Finance and recover the facility with interest and other charges accrued in the loan account:
  - a. Demand Promissory Note
  - b. Where the facility is made available for the purchase of consumer item(s),
  - c. Hypothecation on the consumer item(s) purchased by the customer
  - d. Letter of Continuation,
  - e. Personal Guarantee by Third Party.
14. The customer irrevocably authorizes Sciart Finance to enforce the securities at its absolute discretion in the event the loan becomes irregular and shall apply any proceeds recovered towards adjustment of the outstanding loan liabilities along with all legal fees.
15. The customer agrees that Sciart Finance will require 10 working days from the date of receiving the instruction for the closure of the facility and shall bear any payments that may be due within the period.
16. Where the facility is made available for the purchase of consumer item(s) the customer unconditionally and irrevocably undertakes to deliver possession of the consumer item purchased by the loan amount without any question whatsoever to Sciart Finance as and when demanded by Sciart Finance. The customer further authorizes Sciart Finance irrevocably to sell the hypothecated item and apply the proceeds towards adjustment of the dues. For any unadjusted sum, the customer undertakes to repay the same with interest and other charges.
17. Sciart Finance's statement and records shall be binding on the customer and constitute conclusive evidence of debt for all purposes.
18. If at any time, any provision of here becomes illegal, invalid or unenforceable, in any respect neither the legality, validity or enforceability of the remaining

### Global Consolidation of Customer Information

1. Whilst Sciart Finance maintains strict confidentiality in all matters relating to my account(s) and business, I hereby authorise Sciart Finance (and /or any of its officers or employees) or any of its affiliates to disclose any information concerning me, my business, my account held with Sciart Finance, or my relationship with Sciart Finance or to any of the following:
  2. Any office or branch of Sciart Finance.
  3. Any agent, contractor or third-party service provider or a professional advisor of Sciart Finance.
  4. Any regulatory, supervisory, governmental, tax authority (domestic or overseas) with jurisdiction over Sciart Finance.
  5. Any person to whom Sciart Finance is required or authorised by law or other court order to make such disclosure.
  6. Any person who is under a duty of confidentiality of Sciart Finance.
  7. Any Bank or financial institution with which I have or have proposed to have dealings, regardless of whether the recipient in each case is located in Nigeria or in any other country and regardless of whether such information will, following disclosure, be held, processed, used or disclosed by such recipient in Nigeria or another country.

## DECLARATION

I have applied for the facility detailed in this application, I hereby acknowledge that I have read, accepted and fully understood the above terms and conditions including the assignment therein mentioned and its application to the facility granted to me by Sciart Finance. I hereby declare that the borrowing proceed only shall not be utilized for the purchase of any kind of Govt. Securities. I fully understand and thereby authorize the fact that, for ease of monitoring and accounting, Sciart Finance will route these repayments through a special account, which will be opened in my name in the Sciart Finance book. Furthermore, I understand that the quantum of monthly instalments may be re-fixed at Sciart Finance's sole discretion. I understand and agree that the aggregate of any debit balance in the said special account and my/our Personal Loan Account is the total understanding on account of the Personal Loan Scheme and I and my successors, jointly and separately, will always remain liable to repay this outstanding and any interest and other charges thereon (If I am not insured).

I hereby warrant that all the information furnished by me in this application is true, complete and accurate in all respects and I have not wilfully withheld any material fact, I acknowledge that the facility requested by me in this application will be made available at the discretion of Sciart Finance. In case any information provided in this application form mismatch with the information of my account maintained with The Sciart Finance Company Limited I hereby irrevocably authorize Sciart Finance to amend the same as per this application form.

I hereby affirm and acknowledge my subscription to updates and exclusive offers, generated across all Sciart Finance digital marketing channels. By subscribing I consent to receive communications and promotional materials from Sciart Finance via email, SMS, or other electronic means. I understand that I may unsubscribe from these communications at any time by following the instructions provided in the messages or by contacting Sciart Finance directly.

I hereby affirm and acknowledge my subscription to updates and exclusive offers, generated across all Sciart Finance digital marketing channels. By subscribing I consent to receive communications and promotional materials from Sciart Finance via email, SMS, or other electronic means. I understand that I may unsubscribe from these communications at any time by following the instructions provided in the messages or by contacting Sciart Finance directly.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date