



HOME LOAN APPLICATION FORM

Account Number

TYPE OF LOAN

I am looking to apply for the following:

Property Purchase 105OYOH Mortgage Plot Purchase Construction NCBA Easy build Buy and Build
 Affordable Housing Mortgage Remortgage/Mortgage Top Up Mortgage Transfer Equity Release

Currency: KES USD GBP EURO Interest Rate: _____

Joint Application Yes No

First applicant

1. Personal and Residential details

Title (tick appropriate box): Mr Mrs Miss Dr Prof Other

Name: _____ Nationality: _____

ID No/passport No: _____ Date of Birth: _____ (dd/mm/yyyy)

KRA PIN No.: _____ E-mail Address: _____

Phone No.: _____ Marital status: Married Unmarried Other _____

Spouse (s) Name: _____ ID/ Passport No.: _____ No. of children: _____

Current residential address (please give full details – plot no., street name, area, etc): _____

Country of residence: _____ Length of stay at present address: _____ Years

Type: Rented Owned Living with parents Mortgaged Employer provided

Permanent address if different from present address (foreign nationals, please provide address in home country):

Employed Yes No Other Income: _____

2. Employment details

Employer: _____ No. of years with employer: _____

Work address: _____ Telephone (Work): _____

Occupation / Position held : _____ Terms of Service: Permanent Contractual

Contract tenure: _____ Expiry date: _____

Rental / Consultancy Income

Estimated Monthly Turnovers: _____

Second applicant (where applicable)

3. Personal and Residential details

Title (tick appropriate box): Mr Mrs Miss Dr Prof Other

Name: _____ Nationality: _____

ID No/passport No: _____ Date of Birth: _____

KRA PIN No.: _____ E-mail Address: _____

Phone No.: _____ Marital status: Married Unmarried Other _____

Spouse (s) Name: _____ ID/ Passport No.: _____ No. of children: _____

Current residential address (please give full details – plot no., street name, area, etc):

Country of residence: _____ Length of stay at present address: _____ Years

Type: Rented Owned Living with parents Mortgaged Employer provided

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Employer: _____ No. of years with employer: _____

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Occupation / Position held: _____ Terms of Service: Permanent Contractual

Contract tenure: _____ Expiry date: _____

Rental / Consultancy Income

Estimated Monthly Turnovers: _____

5. Property Purchase/105YOYH Mortgage/Plot Purchase/Construction/Buy and Build/NCBA Easy Build/Affordable Housing Mortgage/Mortgage Top-Up

Loan Amount: _____ Purchase Price: _____ Bill of Quantities Amount: _____ Tenor: _____

Equity Release

Purpose of loan: _____ Loan Amount: _____ Tenor: _____

Is the property currently charged to NCBA? Yes No Other Bank / Financial Institution: _____

Mortgage transfer

Name of lender: _____ Mortgage Account Number: _____ Currency: _____

What amount is outstanding on your current mortgage? _____

6. Property Details (Proposed Security)

Location: _____ Title No.: _____ Plot size: _____

Type of property: House / Bungalow Flat Maisonette

Type of Ownership: Freehold Leasehold

Is the property proposed as security currently under construction? Yes No

If securing the facility with more than one property, please indicate the additional details below in a similar format as Item

No. 6 Above _____

7. Referees

Referee 1

Referee 2 (must be a relative)

Full Name: _____

Relationship: _____

Phone Number(s): _____

Application declaration

1. I/We certify that the information and particulars given herein in this application in relation to self and the property and other relevant matters is true and correct and authorize NCBA to contact any source of information.
2. I/We confirm that the approval of the facility is subject to the terms and conditions governing the facility and agree to be bound by those terms and conditions. I/we understand NCBA reserves the right to decline this application without giving reasons.
3. I/We accept that in the event of my/our application being approved, the property offered as security may be valued by the banks approved valuers and undertake to pay for the cost of such valuation. Such valuation report shall be the sole property of NCBA.
4. I/We further agree to have the necessary security documents prepared by the advocates of the bank's choice with costs thereof paid by me/us.
5. I/We further agree that the bank may at its own discretion establish bankers' orders to pay insurance premiums for property insurance and mortgage protection, rates and land rent to my/our cost which shall be immediately recoverable and shall not form part of the borrowing.
6. I/We understand that I/we have a choice of using an insurance provider of my/our own choice provided the preferred Insurance Company duly notes the Banks' interest on the policy of the insurance. However, NCBA reserves the right to decline my/our choice on reasonable grounds.
7. I/We confirm that the bank has not offered any advice regarding suitability of property or mortgage and that I/we shall obtain independent legal advice with regard thereto.
8. I/We, authorize the Bank to conduct a credit search on me/us at any licensed credit reference bureau.

First applicant's signature: _____ Date: _____

Second applicant's signature: _____ Date: _____

Privacy Notice

At NCBA, we value your privacy and are committed to protecting your personal information.

This form is used to collect personal information from you which is necessary for us to provide you with the services you require and to comply with applicable legal obligations. We may share your information with other NCBA Group members.

While using your information for authorized purposes, we may need to engage the services of third parties that may process your information outside of Kenya. When we do this, we'll ensure that the transfer is done lawfully and only to third parties who are obligated to handle the information with an appropriate level of protection to ensure the security of your information.

From time to time we may contact you with details of other bank products, services or offers we provide or events and competitions we run and you may opt-out of this at any point by sending an email to contact@ncbagroup.com .

For further details on how we use your information, and your rights in relation to our use of this information, please refer to our Privacy Notice at <https://ke.ncbagroup.com/privacy-policy/> or you may request a hardcopy at any of our branches.

I/We the undersigned, confirm that I/We have read and understood the terms outlined in the Privacy Notice available at <https://ke.ncbagroup.com/privacy-policy/>. I/We hereby authorize NCBA and its affiliates to process my personal information for the purpose stated above and as stipulated in the Privacy Notice.

First applicant's signature: _____ Second applicant's signature: _____

TOTAL COST OF CREDIT

ESTIMATED SUMMARY OF LOAN COSTS

Total Cost of Credit refers to the total amount payable for a loan, including all bank fees and charges, and estimated third party costs such as legal fees, valuation and stamp duty in the case of loans secured by a physical asset.

Before signing a loan agreement, a customer should request the Bank to provide them with a Total Cost of Credit breakdown as well as the Loan Repayment Schedule. This will not only empower the customer to make an informed decision, but also will enable the customer to compare the fees and charges in the market.

PLEASE FILL IN THE BLANK SPACES BELOW WITH YOUR BANK LOAN OFFICER

1. Loan Type (e.g Personal Loan, Mortgage) _____

2. Loan Amount _____

3. Type of Interest Rate Reducing balance Flat method

4. Interest Rate Period Daily Monthly Annually

5. Interest rate _____

NCBA Banks Base Rate _____ + Margin _____ = _____ %

NB: Banks add an interest rate premium to the Base Rate. This premium is based on the bank's risk margin, the bank's cost of doing business and return on equity

6. Fixed or Variable Interest Rate _____

7. Loan (Tenor) _____

ADDITIONAL BANK CHARGES

1. Arrangement / Processing Fee _____

2. Monthly Service Fee _____

ADDITIONAL THIRD PARTY CHARGES

1. Management Fee _____

2. Attorney and Notary Fees _____

3. Total Credit Life Insurance _____

4. Other Insurance specific to taking out credit _____

5. Government levies _____

6. Valuation _____

OTHER COSTS

1 _____

2 _____

3 _____

Total Cost of Credit _____ Annual Percentage Rate _____

Signed (<i>Applicant</i>) _____	ID.no: _____
Signed (<i>Joint applicant</i>) _____	ID.no: _____

Note: The outlined costs herein are estimates based on the information that you have provided to the Bank and the related estimated third party providers' costs in respect to the applied facility. The costs are subject to change depending on the various factors affecting the facility and any change thereof shall be communicated to you. The outlined costs are not legally binding to the Bank and shall not constitute any liability on the part of the Bank.

APPLICATION CHECKLIST (Customer Copy)

1.	<p>Identification Documents</p> <ul style="list-style-type: none"> <input type="checkbox"/> Original ID (Kenyan Citizens) <input type="checkbox"/> Foreign Passport and Work Permit (Foreigners) <input type="checkbox"/> Foreign Passport or Work Permit (Diaspora) <input type="checkbox"/> KRA PIN Certificate/KRA PIN Number <input type="checkbox"/> Original Marriage Certificate or Affidavit to confirm Single Status (unmarried) <input type="checkbox"/> Original ID and KRA PIN Certificate for spouse (Where applicable)
2.	<p>Income Documents</p> <ul style="list-style-type: none"> <input type="checkbox"/> Latest 3 months' payslips certified by employer (Salaried applicants) <input type="checkbox"/> 12 months' income proof (Non-salaried applicants) <input type="checkbox"/> Rental income-rent turnovers/Schedule and tenancy agreements (where applicable)
3.	<ul style="list-style-type: none"> <input type="checkbox"/> Latest 6 months' certified bank statements if not banking with NCBA
4.	<p>Supporting Documents</p> <ul style="list-style-type: none"> <input type="checkbox"/> Letter of Introduction from Employer in NCBA format confirming date of engagement, designation, remuneration, terms of employment, retirement age, residence and commitment from employer to channel salary & final dues to NCBA <input type="checkbox"/> Up to date Credit Reference Bureau Report- Foreigners (Home Country) and Diaspora (Host Country) <input type="checkbox"/> For Equity Release applications: <ul style="list-style-type: none"> • Proof of purpose of funds • Copy of Title/Lease Agreement or Sectional Title of the property to be purchased from the equity release funds
5.	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of Title/Lease Agreement or Sectional Title of the property to be mortgaged
6.	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of Sale Agreement or Letter of Offer from the seller (where applicable)
7.	<ul style="list-style-type: none"> <input type="checkbox"/> Dully filled application form
ADDITIONAL DOCUMENTS FOR CONSTRUCTION RELATED APPLICATIONS (Where Applicable)	
8.	<ul style="list-style-type: none"> <input type="checkbox"/> Bills of Quantities
9.	<ul style="list-style-type: none"> <input type="checkbox"/> Architectural drawings
10.	<ul style="list-style-type: none"> <input type="checkbox"/> Structural drawings
11.	<ul style="list-style-type: none"> <input type="checkbox"/> Practising Certificates for the Quantity Surveyor, Architect & Engineer

**Identification, income documents, Bank Statements and Employer Introduction letter For Diaspora Applicants need to be Notarized/Certified by the issuer.*

**Any other documents and information the Bank may require at its discretion.*

CUSTOMER ADVICE

Date of Application _____

Name of Applicant(s) _____

Branch _____ Facility Applied for _____

I have submitted all the documents required for the review of the application.

Pending Documents _____

Name of Bank Official _____

Signature _____ Date _____

OVERVIEW OF THE PROCESS



STAGE 1: Application & Approval

NCBA will provide a decision within 7 days of receipt of a complete application.

STAGE 2: Offer Letter

Upon approval, we will issue you with a copy of the letter of offer with the facility terms and conditions to be accepted and signed within 30 days. A detailed mortgage guide will be shared with you at this point for your reference.

STAGE 5:

Document/ Disbursement

On receipt of the registered documents and legal charge to the title, the bank will release funds as specified in the sale agreement, where applicable within 3 days.

STAGE 4: Security Perfection

Your lawyer registers the property on offer. For Mortgage transfers, NCBA Lawyers will coordinate the release of the title for registration. This takes approximately 30-60 days.

STAGE 3: Valuation

We will value the property being offered as security within 7 days. Applicable fees will be charged to you.