

Home Loans Application Form

Please complete in BLOCK LETTERS and "l" or "x" where applicable
The application will have to be fully completed before it will be processed

Branch _____

Loan Application
Ref. No. _____



APPLICANT PERSONAL INFORMATION

Title _____ Surname _____ First Name _____

Maiden Name (if applicable) _____ Other Names _____

Marital Status (Please select as appropriate) Single Married Other (Please specify) _____

Gender Female Male Place of Birth

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

 Date of Birth

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

Mother's Maiden Name _____ Nationality _____

Mobile No. _____ Alternative Tel No. _____

Email Address _____

Dependants (children aged below 21)

Number _____ Ages _____ Tax Identification Number (TIN) _____

Profession/Occupation _____

Current Residential Address (please tick where applicable)

Home Owner Tenant Living with parents Others Please specify _____

Duration of current residential status _____ years

Current Residential Address House No. Street Name

City Region County

Current Postal Address _____

GhanaPost Digital Address _____

Previous Residential Address

(If you have been at your current address for less than three years) House No. Street Name

City Region County

Proof of Address Type _____

Do you own a house? Yes No

Description of the house

Location

Vendor Details

Name

Address

Telephone Number

Addresses and description of property to be purchased or refinanced

Description of the property

Location

VALID MEANS OF IDENTIFICATION

National ID Card

National Driver's Licence

Passport

Voter's ID

Other ID

ID 1 Country of Issue ID No.

Issue Date

Expiry Date

ID 2 Country of Issue ID No.

Issue Date

Expiry Date

EMPLOYMENT DETAILS

Employed

Self Employed

Unemployed

Retired

Student

Other (Please specify)

Length of period with Current Employer From

Salary/Expected Income

Staff ID No. Position/Rank

Employment Type

Permanent

Contract

Part Time

Consultant

Employer's Name _____

Employer's Address _____

City/Town _____ | Region _____

Metropolitan Municipal & District Assembly _____ | Country _____

Nature of Business _____

Office Phone No. _____ | Mobile No. _____

Employer's Email Address _____

Please provide details of second employment if any

Length of period with Employer From:

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

 Salary/Expected Income _____
 To:

D	D
---	---

M	M
---	---

Y	Y	Y	Y
---	---	---	---

Staff ID No. _____ | Position/Rank _____

Employment Type Permanent Contract Part Time Consultant

Employer's Name _____

Employer's Address _____

City/Town _____ | Region _____

Metropolitan Municipal & District Assembly _____ | Country _____

Nature of Business _____

Office Phone No. _____ | Mobile No. _____

Employer's Email Address _____

ALTERNATE CONTACT PERSONS

(Someone Above 18 Years We Can Contact In Case You Are Not Reachable)

First Alternate Contact Person

Title _____ | Surname _____ | First Name _____

Maiden Name _____ | Other Names _____
(if applicable)

Gender Female Male Relationship _____

Telephone No. _____ | Mobile No. _____

Email Address _____

Residential Address House No. _____ Street Name _____

Metropolitan Municipal & District Assembly _____ Country _____
 Region _____

Second Alternate Contact Person

Title _____ Surname _____ First Name _____

Maiden Name (if applicable) _____ Other Names _____

Gender Female Male Relationship

Telephone No. _____ Mobile No. _____

Email Address _____

Residential Address House No. _____ Street Name _____

Metropolitan Municipal & District Assembly _____ Country _____

Region _____

ACCOUNTS HELD WITH ACCESS BANK GHANA AND ACCOUNTS ELSEWHERE

S/N	Bank	Branch	Account Number
1			
2			
3			

INCOME, EXPENSES, ASSETS AND LIABILITIES

Please complete the tables below as thoroughly as possible

Currency Type

GHS	USD	GBP	EUR

MONTHLY INCOME		MONTHLY EXPENSES	
Basic		Cash	
Overtime		Mortgage	
Bonus		Insurance	
Commission		Taxes	
Dividends		Alimony	
Interest		Overdraft	
Rent		Term Loan	
Others		Others	

TOTAL ASSETS		TOTAL LIABILITIES	
Cash		Mortgage	
Savings		Car Loans	
Shares		Staff Loans	
T Bills		Credit Card	
Real Estate		Overdraft	
Life Insurance		Guarantees	
Land		Other Loans	
Others		Others	

Total		Total	
-------	--	-------	--

Total		Total	
-------	--	-------	--

CO-APPLICANT

Title _____ Surname _____ First Name _____

Maiden Name (if applicable) _____ Other Names _____

Relationship between applicant and co-applicant

Marital Status (Please tick as appropriate) Single Married Other (Please Specify) _____

Gender Female Male Place of Birth

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

 Date of Birth

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

Mother's Maiden Name _____ Nationality _____

Mobile No. _____ Alternative Tel. No. _____

Email Address _____ House No. _____ Street Name _____

Dependants (children aged below 21)

Number _____ Ages _____ Tax Identification Number (TIN) _____

Profession/Occupation _____

Current Residential Status (please tick where applicable)

Home Owner Tenant Living with parents Others Please specify _____

Duration of current residential status _____ years

Current Residential Address _____ House No. _____ Street Name _____

City _____ Region _____ Country _____

Current Postal Address _____

Ghana Post Digital Address _____

Previous Residential Address (if you have been at your current address for less than three years) _____ House No. _____ Street Name _____

City _____ Region _____ Country _____

Proof of Address Type _____

Do you own a house? Yes No

Description of the house

Location

National ID Card National Driver's Licence Passport Voter's ID

Other ID _____

ID 1 Country of Issue _____ ID No. _____

Issue Date Expiry Date

ID 2 Country of Issue _____ ID No. _____

Issue Date Expiry Date _____

Employed Self Employed Unemployed Retired Student

Other (Please specify) _____

Length of period with current Employer From: To: Salary/Expected Income _____

Staff ID No. _____ Position/Rank _____

Employed Self Employed Unemployed Retired Student

Other (Please specify) _____

Length of period with current Employer From: To: Salary/Expected Income _____

Staff ID No. _____ Position/Rank _____

Employment Type Permanent Contract Part Time Consultant

Employer's Name _____

Employer's Address _____

City/Town _____ Region _____

Metropolitan Municipal & District Assembly _____ Country _____

Nature of Business _____

Phone No: _____ Mobile No. _____

Employer's Email Address _____

Please provide details of Previous employment if period spent at current job is less than 3 years Second employment

Length of period with previous Employer From: To: Salary/Expected Income _____

Staff ID No. _____ Position/Rank _____

Employment Type Permanent Contract Part Time Consultant

Employer's Name _____

Employer's Address _____

City/Town _____ | Region _____

Metropolitan Municipal & District Assembly _____ | Country _____

Nature of Business _____

Mobile No. _____ | Mobile No. _____

Employer's Email Address _____

First Alternate Contact Person

Title _____ | Surname _____ | First Name _____

Maiden Name (if applicable) _____ | Other Names _____

Gender Female Male Relationship _____

Telephone No. _____ | Mobile No. _____

Email Address _____

Residential Address *House No.* _____ *Street Name* _____

Metropolitan Municipal & District Assembly _____ | Country _____

Region _____

Second Alternate Contact Person

Title _____ | Surname _____ | First Name _____

Maiden Name (if applicable) _____ | Other Names _____

Gender Female Male Relationship _____

Telephone No. _____ | Mobile No. _____

Email Address _____

Residential Address *House No.* _____ *Street Name* _____

Metropolitan Municipal & District Assembly _____ | Country _____

Region _____

Bank Details (Accounts with Access Bank Ghana and accounts elsewhere)

S/N	Bank	Branch	Account Number
1			
2			
3			

Please complete the tables below as thoroughly as possible

Currency Type

GHS	USD	GBP	EUR

MONTHLY INCOME		MONTHLY EXPENSE	
Basic		Cash	
Overtime		Mortgage	
Bonus		Insurance	
Commission		Taxes	
Dividends		Alimony	
Interest		Overdraft	
Rent		Term Loan	
Others		Others	
Total		Total	

TOTAL ASSETS		TOTAL LIABILITIES	
Cash		Mortgage	
Savings		Car Loans	
Shares		Staff Loans	
T Bills		Credit Card	
Real Estate		Overdraft	
Life Insurance		Guarantees	
Land		Other Loans	
Others		Others	
Total		Total	

HOME LOANS FINANCE REQUIRED

(Please tick appropriate box)

Purchase	
First-time Buyer 100% Purchase	<input type="checkbox"/>
First-time Buyer with Deposit	<input type="checkbox"/>
Buy to Let	<input type="checkbox"/>
Home Purchase	<input type="checkbox"/>
Land Purchase	<input type="checkbox"/>

Home Construction	
Construction	<input type="checkbox"/>
Completion	<input type="checkbox"/>
Other Refinance	
Switch	<input type="checkbox"/>
Refinance	<input type="checkbox"/>

Home Owners'	
Equity Release	<input type="checkbox"/>
Home Improvement	<input type="checkbox"/>
Other Products	
Safe to Own	<input type="checkbox"/>

Purpose of Loan

(For Equity Release applicants only)

Medical Education Other Specify _____

Type of lease Freehold Leasehold

Value of Property GHS / \$

Loan Amount Required GHS / \$

Currency you wish to borrow in

GHS	USD	GBP	EUR
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LOAN CLOSING COSTS

Please note that the following payments may have to be made by the borrower prior to Access Bank Ghana disbursing funds.

1. Application fees apply
2. Deposit towards title transfer from vendor to you (stamping of mortgage agreements & title documents, survey, publication etc)
3. Mortgage Protection Insurance - variable (depends on application circumstances, renewed annually)
4. Property Insurance - dependent on the property value (renewed annually)

NOTICE CONCERNING YOUR PRIVACY RIGHTS

The confidentiality of your information is important to us and we recognize that you do business with us based on your belief that we will keep your information confidential.

We collect personal information about you from the following sources

- Your application form and other related documents
- Your transaction with us, our affiliates and other service providers
- Other credit agency

We do not disclose any personal information about our existing and former customers to anyone, except as permitted or required by law.

We restrict access to your personal details to our employees and our service providers who need such information in order to provide products and services to you. We maintain physical, electronic and procedural safeguards to protect your personal information.

If you have any questions concerning our customer information policy, please contact any of our client relations representative on Toll Free 0800 004400 or www.ghana.accessbankplc.com

DECLARATION

	BORROWER (YES/NO)	SECOND BORROWER (YES/NO)
a. Are there any outstanding judgements against you?		
b. Have you ever been declared bankrupt?		
c. Have you defaulted on any loan resulting in foreclosure or judgement		
d. Are you presently delinquent or in default of any loans, mortgage or guarantees?		

Please provide details if you answered "Yes" to any of the above questions

I/We _____

I/We _____

Also undertake to inform Access Bank Ghana of any material changes in my/our financial circumstance during the course of the application up until disbursement. Other than the information provided in the box above there is no other information to be disclosed which may have an impact on how the application may be considered. By my/our signature I/We hereby authorize Access Bank Ghana to undertake a credit search on me/us from third party agencies or institutions.

Borrower Signature _____ | Second Borrower _____

Date

Date

YOUR PROPERTY MAY BE REPOSSED IF YOU FAIL TO MAKE YOUR MONTHLY HOME LOAN PAYMENTS

HOW DID YOU HEAR OF ACCESS BANK GHANA ?

Newspaper/Print Media Internet Radio Friend/Family Other

Please specify _____

DOCUMENTARY CHECK LIST FOR MORTGAGE APPLICATION

- Make a minimum equity of 20% of the value of the building
- Submission of signed contract between the Mortgagor and the Developer
- Completed and signed Application Form
- Open a loan account
- Applicant must have worked with the Ghana Armed Forces for at least six (6) months
- Three (3) Months' Pay Slip and Bank Statement for existing account holders \Six (6) Months' Pay Slip and Bank Statement for new accounts
- Clean Credit Reference check
- Applicant should be at least 21 years and will not be more than 60 years by facility expiry
- Endorsed Employer Confirmation & Undertaking Form
- Monthly repayment within 50% DSR
- Sufficient funds in applicant's account to absorb upfront payments- processing, management, loan protection charges such as Agency fee/commission, Insurance premium, valuation fees, etc. incident on the mortgage
- Valid Identification Card
- Property insurance to be renewed annually by Coronation insurance
- Life Assurance to be renewed annually by Coronation insurance