

DATE

BRANCH

Sections A,C,D,E and F are mandatory for all applicants. Section B applies for joint applicants. (fill in caps)

A. FIRST APPLICANT INFORMATION

PERSONAL DETAILS

Full Name (Mr,Mrs, Miss, Dr, Prof, Hon)

First Name:

Middle Name:

Last Name:

ID / Passport No:

KRA PIN No:

Country of Residence:

Marital Status: Single

Married

Others (Specify)

Address:

Postal Code:

Town:

Street:

Zip Code:

Phone 1:

Phone 2:

Fax:

Email:

Present Residence (Location or Estate)

Duration of Occupation

100% Owned

Under Mortgage

Rented

Dependants

Name

Age

Name

Age

Do you have a Power of Attorney in Kenya? Yes No

If Yes, provide full details of Power of Attorney

Full Name (Mr,Mrs, Miss, Dr, Prof, Hon)

First Name:

Middle Name:

Last Name:

Contact Details: Mobile:

Email:

Postal Address:

Postal Code:

Town:

Power of Attorney Registration Number (where applicable)

YOUR CURRENT BANKING DETAILS

	Bank	Branch	Account No.
1			
2			

EMPLOYMENT INFORMATION

Current Employer

Position

Nature of Employment:

Contract

Permanent

Duration with current employer

Postal Address

Postal Code

Town

Street

Zip Code

Employer Website

Tel No.

E-mail

Fax

Name of Previous Employer, if you have changed employment within the last two (2) years

Position at Previous Employer

Nature of Employment (Tick) Contract

Permanent

Duration with previous employer (Years)

INCOME DETAILS (per month)

Currency	<input type="checkbox"/> KShs	<input type="checkbox"/> USD	<input type="checkbox"/> GBP	<input type="checkbox"/> EUR
Basic Salary				
House Allowance				
Other Pay / Income				
Commissions Earned				
Owner Occupier Allowance				
Details of Other Pay				

DETAILS OF OTHER COMMITMENTS (REPAYMENT AMOUNTS)

Currency	<input type="checkbox"/> KShs	<input type="checkbox"/> USD	<input type="checkbox"/> GBP	<input type="checkbox"/> EUR
Sacco Loans				
Bank Overdraft				
Bank Loan(s)				
Mortgage Repayments				
Details of other commitments				

B. SECOND APPLICANT INFORMATION, IF FOR A JOINT ACCOUNT

Full Name (Mr,Mrs, Miss, Dr, Prof, Hon)

First Name: _____ Middle Name: _____ Last Name: _____

ID / Passport No: _____ KRA PIN No: _____

Country of Residence: _____

Marital Status: Single Married Others (Specify)

Address: _____ Postal Code: _____ Town: _____

Street: _____ Zip Code: _____ Phone 1: _____

Phone 2: _____ Fax: _____ Email: _____

Present Residence (Location or Estate) _____ Duration of Occupation _____ 100% Owned _____ Under Mortgage _____ Rented _____

Dependants

Name	Age	Name	Age

Do you have a Power of Attorney in Kenya? Yes No

If Yes, provide full details of Power of Attorney

Full Name (Mr,Mrs, Miss, Dr, Prof, Hon)

First Name: _____ Middle Name: _____ Last Name: _____

Contact details: Mobile: _____ E-mail: _____

Postal Address: _____ Postal Code: _____ Town: _____

Power of Attorney Registration Number (where applicable) _____

YOUR CURRENT BANKING DETAILS

	Bank	Branch	Account No.
1			
2			

EMPLOYMENT INFORMATION

Current Employer _____ Nature of Employment: _____ Contract Permanent

Position _____ Duration with current employer _____

Postal Address _____ Postal Code _____ Town _____

Street _____ Zip Code _____ Employer Website _____

Tel No. _____ E-mail _____ Fax _____

Name of Previous Employer, if you have changed employment within the last two (2) years _____

Position at Previous Employer _____

Nature of Employment (Tick) Contract Permanent Duration with Previous Employer (Years) _____

INCOME DETAILS (per month)

Currency	<input type="checkbox"/> KShs	<input type="checkbox"/> USD	<input type="checkbox"/> GBP	<input type="checkbox"/> EUR																																		
Basic Salary																				Commissions Earned																		
House Allowance																				Owner Occupier Allowance																		
Other Pay / Income																			Details of Other Pay																			

DETAILS OF FINANCIAL COMMITMENTS (REPAYMENT AMOUNTS)

Currency	<input type="checkbox"/> KShs	<input type="checkbox"/> USD	<input type="checkbox"/> GBP	<input type="checkbox"/> EUR																																		
Sacco Loans																				Bank Loan(s)																		
Bank Overdraft																			Mortgage Repayments																			
Details of other commitments																																						

C. DECLARATION OF OTHER ASSETS
Please indicate details of other immovable assets that you have

Do you have any existing mortgages with any other financial institution/bank? If so state

Address of the Property LR No Name of Mortgage

Approx Outstanding Balance	Monthly Rental Income (If Applicable)	Monthly Loan Repayment

Name & Address of your Advocates

Have you ever been declared bankrupt /insolvent or had a court order for debt registered against you? Yes No If Yes, give details

D. LOAN PARTICULARS

Currency	<input type="checkbox"/> KShs	<input type="checkbox"/> USD	<input type="checkbox"/> GBP	<input type="checkbox"/> EUR																																																			
Amount Required																			Installment Repayment Period in Months																																				
																			Months																																				
Amount in Words																																																							
Purpose of Loan (tick whichever is applicable)																																																							
Purchase house																			Construction																		Equity release																		

E. PARTICULARS OF PROPERTY TO BE MORTGAGED

Plot No. of property to be mortgaged (Street name and number if applicable)	Name, Address and Telephone No. of Vendor
Name, Address and Telephone No. of occupier, if any	Where will the keys be obtained?
Have the occupants agreed to allow the bank valuer to visit the premises?	Purchase price (if urban plot, state so) Ksh

INDICATE SOURCE TO MEET SHORTFALL, PURCHASE / COST AND LOAN AMOUNT

Tick whichever is applicable	Amount in Figures									
a. Personal savings Ksh										
b. Disposal of investment Ksh										
c. Amount already spent (what source) Ksh										
d. Others (specify) Ksh										
TOTAL										

F. DO YOU INTEND TO CREATE A SECOND MORTGAGE?

If Yes, is the property freehold or leasehold?	If leasehold, state unexpired lease term and annual ground rent
Give details of any outstanding road or sewerage charges:	State the ratable value
Is the property for owner occupation or rental?	Is the property mortgaged elsewhere now?
Does the property have a guest house?	Where is/are the title deed(s)?
Indicate then nearest township, municipality or trading centre	Area of land (attach copy of official search or title)
If property to be mortgaged comprises flats, maisonettes or other rentable accommodation, attach the following:	Where the property is already built, please state the materials used in construction:
a. Cash flow projections for the next ten years	i. Walls
b. Current professional valuation report	ii. Roof

Should you wish to give any other relevant information, please attach on a different sheet of paper.

G. DISCLOSURE OF OTHER RELATED ACCOUNTS

Your Name	A company where you are a Director
Your Account Number:	Company Account Number:
If you have a Joint Account, indicate below the Account Name:	If you are a Guarantor for an individual or a company indicate the Account Name below:
Joint Account Number	Account Number

TERMS AND CONDITIONS

1. That the acceptance of any fee is under no prejudice and will not obligate the Bank to advance the loan.
2. In making an offer to advance, the Bank gives or implies no warranty as to the price or value of the property or soundness thereof.
3. The bank will, at My/Our expense, insure My/Our life and the mortgaged property during the life of the mortgage
4. I/We will meet all the costs incurred by the Bank in preparing the Mortgage Deed plus registration fees and all other fees charged by any governmental or local authority. The Bank will instruct its advocates who will deal with the mortgage documentation. In addition, I/We will be required to meet legal costs and any other disbursements in connection with the charge and/or transfer of the property. Such fees are paid directly to the Bank's advocates.
5. I/We consent the Bank to seek further clarification from a licensed Credit Reference Bureau and/or undertake appropriate referencing and sharing of credit information as per the Banking Regulations.
6. I/We understand the fees here above are not refundable.
7. That the valuation report is for use by the Co-operative Bank of Kenya Ltd only.
8. I/We having read and understood the General Terms and Conditions and Data Privacy Statement available at the Branches, on the Bank's website www.co-opbank.co.ke or such other websites as the Bank may designate as its official website from time to time, hereby [authorize] / [do not authorize] (tick whichever applicable) the Bank to use My/Our contact details to send information about products and services including but not limited to offers and promotions which may be of interest to me/us. The Bank may do this by phone, post, email, text or through other digital media.

I/We confirm having understood that my/our personal information provided in this application form shall be processed in accordance with the provisions of the Data Protection Act, 2019, and where applicable the General Data Protection Regulation (EU) 2016/679 or all other applicable laws as may be amended from time to time.

CERTIFICATE OF CONFIRMATION

I/We have read and agreed to the foregoing and declare that my/ our answers are a true statement and that they shall form the basis of a loan the Bank may decide to advance to me/us.

SIGNED

First Applicant

Second Applicant (if Joint account)

Date

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Date

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FOR OFFICIAL USE

Application No.

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Offer No.

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Account No.

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Relationship Manager:

Name _____

Signature _____

Date _____

Stamp _____

Forward the form to:

Diaspora Banking, Co-operative Bank of Kenya
P O Box 48231- 00100 Nairobi, Kenya, Haile Selassie Avenue
Tel land line No: + 254 20 3276 086, Mobile: + 254 20 3276 086 or +254 736 690100
Fax No: +254 – 20 - 3276518, Email: diasporabanking@co-opbank.co.ke