





# Home Loans

Application Form

# Application Form

PLEASE COMPLETE THIS FORM IN BLOCK CAPITALS AND RETURN TO ONE OF OUR CUSTOMER ADVISORS IN YOUR LOCAL BRANCH

## First applicant

### 1. Personal Details

Title   
First name(s)   
Surname

Previous name(s) if any (e.g. maiden name)

Mother's maiden name (for security purposes)

Nationality

Identity Card No.

Country of residence

PIN Number

Date of birth day   Month   Year

If you have an existing account with Barclays Bank of Kenya Ltd, please enter

Account number

Present address (include postcode)  For remortgages, tick here if the address is the same as the property address entered in section 6, else use the boxes below

When did you move to your present address?  
Month / year  (MM / YYYY)

If you have lived at your present address for less than 3 years, please give your previous details.

1. Address (including postcode)

From month / year  (MM / YYYY)

To month / year  (MM / YYYY)

Please give the telephone numbers that we can use to contact you:

Office No.

Home No.

Mobile

Fax No.

Email Address

## Second applicant

### 1. Personal Details

Title   
First name(s)   
Surname

Previous name(s) if any (e.g. maiden name)

Mother's maiden name (for security purposes)

Nationality

Identity Card No.

Country of residence

PIN Number

Date of birth day   Month   Year

If you have an existing account with Barclays Bank of Kenya Ltd, please enter

Account number

Present address (include postcode)  For remortgages, tick here if the address is the same as the property address entered in section 6, else use the boxes below

When did you move to your present address?  
Month / year  (MM / YYYY)

If you have lived at your present address for less than 3 years, please give your previous details.

1. Address (including postcode)

From month / year  (MM / YYYY)

To month / year  (MM / YYYY)

Please give the telephone numbers that we can use to contact you:

Office No.

Home No.

Mobile

Fax No.

Email Address

### First applicant

At present are you  A homeowner  
 A tenant  
 Living with parents

Other? (specify)

Are you a first time buyer?  Yes  No

Are you  Married  Separated  
 Widowed  Living with a partner  
 Single  Divorced

Number of dependant(s):

### 2. Your employment details

If you are: employed, please complete Section A  
self-employed, please complete Section B

#### A. If you are employed

Occupation

Type  Permanent  
 Fixed  
 Temporary

Employer's name

Address

Contact name

Employer's Tel No.

Employer's Fax No

When did you start your present employment?  
 Month / year  (MM / YYYY)

Please provide details of your annual income before tax:

Basic salary Kshs

Regular overtime Kshs

Regular bonus Kshs

Any other income Kshs

Please give details

Anticipated Retirement Age

Is salary paid direct to the bank by your employer  Yes  No

Frequency of salary payments  
 Weekly  fortnightly  Monthly

Other (specify)

If salary is not paid to a Barclays Account are you willing to open an account with Barclays and have your salary mandated to the account if your loan is approved?  
 Yes  No

### Second applicant

At present are you  A homeowner  
 A tenant  
 Living with parents

Other? (specify)

Are you a first time buyer?  Yes  No

Are you  Married  Separated  
 Widowed  Living with a partner  
 Single  Divorced

Number of dependant(s):

### 2. Your employment details

If you are: employed, please complete Section A  
self-employed, please complete Section B

#### A. If you are employed

Occupation

Type  Permanent  
 Fixed  
 Temporary

Employer's name

Address

Contact name

Employer's Tel No.

Employer's Fax No

When did you start your present employment?  
 Month / year  (MM / YYYY)

Please provide details of your annual income before tax:

Basic salary Kshs

Regular overtime Kshs

Regular bonus Kshs

Any other income Kshs

Please give details

Anticipated Retirement Age

Is salary paid direct to the bank by your employer  Yes  No

Frequency of salary payments  
 Weekly  fortnightly  Monthly

Other (specify)

If salary is not paid to a Barclays Account are you willing to open an account with Barclays and have your salary mandated to the account if your loan is approved?  
 Yes  No

### First applicant

If you have been in your present employment for less than 6 months, please give full details of previous employment for the last 18 months below, continuing in section 9 if necessary.

Employer's name

Address

Contact name

Employer's Tel No.

Employer's Fax No

Please state to which department or to whom reference should be made?

**B. If you are self employed** (this Section must be completed if you have at least a 15% shareholding or are directly related to other principles in the business).

Business Trading Name

Address

Nature of business

When was it established?  
 Month / Year  (MM / YYYY)

What percentage of the business do you own?  %

Please state trading account profits before tax for the last two years. (These are earnings after deduction of sales and administrative expenses, but before tax deduction. Please pro-rata figure if applicable.)

Year ended  Kshs

Year ended  Kshs

How long have you been self-employed?  
 Years  Months

Company registration number

PIN number

### 3. Banking Details

Bank & branch where account is held

Account No.

Accounts held: Current / Savings / Bank A/C

How long have you had an account with your main banker

Name of any other bank where account is held

Accounts held: Current / Savings / Bank A/C

Account No.

Have you ever  
 (a) been declared bankrupt  Yes  No

### Second applicant

If you have been in your present employment for less than 6 months, please give full details of previous employment for the last 18 months below, continuing in section 9 if necessary.

Employer's name

Address

Contact name

Employer's Tel No.

Employer's Fax No

Please state to which department or to whom reference should be made?

**B. If you are self employed** (this Section must be completed if you have at least a 15% shareholding or are directly related to other principles in the business).

Business Trading Name

Address

Nature of business

When was it established?  
 Month / Year  (MM / YYYY)

What percentage of the business do you own?  %

Please state trading account profits before tax for the last two years. (These are earnings after deduction of sales and administrative expenses, but before tax deduction. Please pro-rata figure if applicable.)

Year ended  Kshs

Year ended  Kshs

How long have you been self-employed?  
 Years  Months

Company registration number

PIN number

### 3. Banking Details

Bank & branch where account is held

Account No.

Accounts held: Current / Savings / Bank A/C

How long have you had an account with your main banker

Name of any other bank where account is held

Accounts held: Current / Savings / Bank A/C

Account No.

Have you ever  
 (a) been declared bankrupt  Yes  No

### First applicant

- (b) entered into a voluntary arrangement with creditors?  
 Yes  No
- (c) had judgement for debt, or any default, recorded against you or a company in which you hold at least a 15% interest?
- (d) been refused mortgage or other credit  
 Yes  No
- (e) had arrears of greater than one month on any mortgage or loan?  
 Yes  No
- (f) been convicted of (or have prosecutions pending related to) acts of dishonesty, such as theft or fraud?  
 Yes  No

If you have answered Yes to any of the above questions, please provide full details in section 9 if necessary.

### 4. Your existing property

#### Section A.

Name of lender (if applicable)

Mortgage account number

When did this mortgage start?

Month / Year  (MM / YYYY)

#### Section B.

If purchasing a property, what is the selling price of existing property

Kshs

What amount is outstanding on your current mortgage?

Kshs

Will your existing mortgage(s) be paid off by your new mortgage?

Yes  No (if selected what are your intentions)

Do any companies or persons hold charges over your property where no monthly payments are required, e.g. Matrimonial charges?

Yes  No

### Second applicant

- (b) entered into a voluntary arrangement with creditors?  
 Yes  No
- (c) had judgement for debt, or any default, recorded against you or a company in which you hold at least a 15% interest?
- (d) been refused mortgage or other credit  
 Yes  No
- (e) had arrears of greater than one month on any mortgage or loan?  
 Yes  No
- (f) been convicted of (or have prosecutions pending related to) acts of dishonesty, such as theft or fraud?  
 Yes  No

If you have answered Yes to any of the above questions, please provide full details in section 9 if necessary.

### 4. Your existing property

#### Section A.

Name of lender (if applicable)

Mortgage account number

When did this mortgage start?

Month / Year  (MM / YYYY)

#### Section B.

If purchasing a property, what is the selling price of existing property

Kshs

What amount is outstanding on your current mortgage?

Kshs

Will your existing mortgage(s) be paid off by your new mortgage?

Yes  No (if selected what are your intentions)

Do any companies or persons hold charges over your property where no monthly payments are required, e.g. Matrimonial charges?

Yes  No

### To be completed by the customer(s)

### 5. Your chosen mortgage and borrowing requirements

(Please proceed to the applicable section)

A. Purchase

Purchase price

Kshs

Amount of contribution

Kshs

Amount of loan required

Kshs

Term of loan

Repayment Amount

Please indicate the source and amount of your contributions:

Sale of existing property

Kshs

Gift Kshs

Secondary borrowing

Kshs

Savings Kshs

Please specify

Other Kshs

**B. Re-Mortgage**

Amount of existing mortgage? Kshs  A (Including any associated linked accounts)  
 Any additional amount Kshs  B Term of loan   
 Purpose of additional amount  Repayment Amount   
 Total amount of borrowing required? Kshs  A + B

Is the name(s) on this application different to that of your current mortgage?  No  Yes (Please give the names on your current mortgage in section 8)

If the new mortgage is to be in different names compared to your existing mortgage, then a Transfer of Equity will be required. Please note that a Transfer of Equity may delay the remortgage process.

**C. Equity Release**

Purpose of loan  Term of loan   
 Amount of loan required Kshs  Repayment Amount   
 Current market value of property to be charged

Is the property currently charged to Barclays  No  Yes

Please provide property details:  Freehold  Leasehold  Other (specify)

**D. Bridging Finance**

Amount of loan required Kshs  Term of loan   
 Estimated time scale of sale  Repayment Amount   
 Amount expected from sale of property Kshs   
 Current market value of new property Kshs

**6. Details of the property to be mortgaged**

A. Please enter your property details below

Address  Plot No.  Street  Road   
 Title No.  Plot Size

What is the purchase price or, for a remortgage, the estimated current value? Kshs

If securing the facility with more than one property, please indicate the additional property details in section 9 in a similar format as 6A and 6B

B. Type of property  House / Bungalow  Flat  Maisonette  
 Type of tenure  Freehold  Leasehold

Vendors (sellers name)   
 Address (where applicable)

On what date is the sale expected to be completed and purchase price paid

Name and contact details of your advocate(s) if applicable

**Leasehold properties only:**

Unexpired term of lease  Years  
 Ground Rent  Per annum  
 Service / Maintenance Charge  Per annum

## 7. Valuation and viewing arrangements

We will require a valuation of the property for the purpose of assessing your mortgage application. It is recommended that a more detailed report is appropriate for your own protection. If you are applying for a mortgage, this is normally required as we will carry out our own assessment of the property value.

Please make sure that the person with whom an appointment is to be arranged is aware that they will be contacted

Who should the valuer contact to arrange the inspection? In case of a remortgage, this may be you.

Name

For remortgages, tick here if the address is the same as the property address entered in Section 2, else use the box below

Address

(including postcode)  Best time to contact  Day time  Evening

Contact number

For purchases only, please provide details of the person selling the property.

Name

Address

(If different from property address including postcode)

## 8. Other financial commitments / Budget planner

Please provide details of all bank loans, secured loans, personal loans and hire purchase agreements outstanding, along with details of credit store and charge cards that you currently hold. It is important that this section is fully completed so that we can assess your commitments both now and when your new mortgage completes. If you need more space, please continue in Section 9.

Customer		Loan type / card name	Please tick box if loan is secured	Outstanding balance	Average monthly payment	Please indicate below any amounts which you intend to clear
1st	2nd					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Do you have other mortgages or are you a guarantor for any loan?  Yes (If yes please provide full details in Section 8)  
 No

### Budget Planner

First applicants earnings after Tax / Deductions

Second applicants earnings after Tax / Deductions

Other income (give details)

Your total monthly income  (A)

**Monthly expenditure**

New mortgage

Monthly loan repayments

Monthly hire purchase repayments

Total commitments  (B)

Your total surplus income  (A - B)

**Referee**

Surname

Other name

Occupation

Address

Telephone (Home)

Telephone (Work)

**Relative (not at same address as applicant)**

Surname

Other name

Occupation

Address

Telephone (Home)

Telephone (Work)

**Customer declaration**

I / We authorise you to obtain any information you may require relating to this application from my employer, if any and from any other source to which you may apply, each source being hereby authorised by me to provide you with such information.

I / We undertake to notify the Bank immediately of any situation which materially changes the representation of this application.

I / We hereby authorise the Bank to disclose any and all information in respect of my / our account to the guarantors for as long as the guarantor's liability of this debt outstands.

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.

I / We confirm that I / We am / are in good health.

I / We accept and agree to be bound by the terms and conditions as contained in the Homeloan Terms and Conditions.

First Applicant's Signature

Date

Second Applicant's Signature

Date

Witnessed and checked by a member of staff (Name)

Date

Signature

Signature No.

**For Bank Use only**

Submitting branch code  Sales code

**Existing customers**

Staff member's signature

Sig No.

Date

Form fully completed / and checked




**Non-customers**

Copy statements provided & checked




Identification seen & checked




Banker's reference requested (if applicable)





