



# APPLICATION FOR A LOAN ON FIXED PROPERTY - CORPORATE

A Member of the OLDMUTUAL Group

(Tick Appropriate Box)

(Tick Appropriate Box)

<b>New Loan</b>	<input type="checkbox"/>	<b>State Loan Account No</b> .....
<b>Further Advance</b>	<input type="checkbox"/>	

<b>Low Density</b>	<input type="checkbox"/>
<b>High Density</b>	<input type="checkbox"/>

<b>Interviewer Name</b> .....	<b>Originating Branch</b> .....	<b>Customer Number</b>
<b>Interviewer Comments</b> .....		.....

**1. CUSTOMER INFORMATION** **PLEASE COMPLETE ALL SECTIONS IN BLOCK CAPITALS**

ORGANIZATION'S LEGAL NAME \_\_\_\_\_

ORGANIZATION'S TRADE NAME (IF ANY) \_\_\_\_\_

CERTIFICATE OF INCORPORATION NUMBER \_\_\_\_\_ Country of Incorporation \_\_\_\_\_

DATE OF INCORPORATION / REGISTRATION \_\_\_\_\_

AUTHORISED CAPITAL \_\_\_\_\_ BP/TAX PAYER'S NUMBER 

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POSTAL ADDRESS \_\_\_\_\_

PHYSICAL ADDRESS \_\_\_\_\_

BUSINESS TEL NO. \_\_\_\_\_ MOBILE PHONE NUMBER \_\_\_\_\_

FAX NUMBER: \_\_\_\_\_ EMAIL \_\_\_\_\_

TYPE OF COMPANY: \_\_\_\_\_

NUMBER OF EMPLOYEES \_\_\_\_\_

LINKEDIN \_\_\_\_\_ OTHER \_\_\_\_\_

NATURE OF BUSINESS ACTIVITIES \_\_\_\_\_

INDUSTRY SECTOR \_\_\_\_\_

**How would you like us to communicate with you?**

Email  Fax  Letter  Telephone

**If you wish to have some of these services, please indicate below. A separate form maybe required.**

Internet Banking  Standing Order  Account Sweep  Salary Services  POS Infrastructure

**PREMISES STATUS**

Owned  Rented   Other (Specify) \_\_\_\_\_

**2. Particulars of Issued Share Capital (Registered Companies only)**

Name of Shareholder	Date of Birth	Address	*	% of Shares Held
		<b>Total Issued Shares</b>		

\* Please indicate directors with X

How many of the issued shares are held or controlled, directly or indirectly, by shareholders normally resident outside Zimbabwe:  
 Number..... = .....% of total issued shares

**DETAILS OF DIRECTORS AND SIGNATORIES**

Full Name	Gender	Address	Phone Number	Designation	ID Number	Date of Birth

**3. Contractual Powers**

Under which clauses of the Memorandum and Articles of Association is the Company empowered to:

- (a) Raise loans/borrow money (state limit if any)? \_\_\_\_\_
- (b) Mortgage immovable property? \_\_\_\_\_
- (c) Utilise the funds so raised for the purpose for which this loan is being applied for? \_\_\_\_\_

**4. Credit Record:**

- (a) Have any of the company's directors ever been declared insolvent or assigned their estate? Yes [ ] No [ ]
- (b) Are there now or have there been Civil Judgements against any of the company's directors? Yes [ ] No [ ]  
If yes give details: \_\_\_\_\_
- (c) Have any of the company's directors ever registered a mortgage bond and/or provided a guarantee? Yes [ ] No [ ]  
If yes give details: \_\_\_\_\_ Current liability: \_\_\_\_\_

**6. Existing Loans Other Financial Institutions (eg term loans, overdrafts, hire purchase etc)**

Institution	Type of Loan	Loan Amount	Current Balance	Tenure	Monthly Repayment

**ii). Existing transactional and savings accounts with other Financial Institutions**

Institution	Type of Account	Account Number	Current Balance

**7. LOAN DETAILS:**

- (a) What purpose is the loan required? \_\_\_\_\_  
Amount of loan required \$ \_\_\_\_\_ Repayable over: \_\_\_\_\_ Years

**8. Collateral / Additional Security**

Should the Society require collateral security, state the type and amount of security that the company can provide.

Type \_\_\_\_\_ Amount \$ \_\_\_\_\_

**9. Details of Property to be mortgaged:**

- a) Description as per title deeds: \_\_\_\_\_  
 Area of land (in square metres) \_\_\_\_\_ Physical Address: \_\_\_\_\_  
 Suburb or Township: \_\_\_\_\_  
 Purchase Price \$ \_\_\_\_\_ Date of Purchase: \_\_\_\_\_  
 Name of registered owner: \_\_\_\_\_ **(copy of title deed to be submitted)**  
 Amount of cash available for balance of purchase price/project \$ \_\_\_\_\_ Where held \_\_\_\_\_  
 Transferring Legal Practitioners \_\_\_\_\_  
 Amount of transfer fees/bond costs available \$ \_\_\_\_\_ Where held \_\_\_\_\_
- b) If property currently bonded state: Bondholder \_\_\_\_\_ Amount owing \$ \_\_\_\_\_
- c) Are the premises accessible to the Society's Valuator? Yes [ ] No [ ]
- d) Details of person to be contacted for access to the property: Name \_\_\_\_\_ Tel. No \_\_\_\_\_
- e) Please quote stand number value of and liability on any other immovable property owned by the company \_\_\_\_\_

**10. Loans for Proposed Improvements:**

- (a) Cost of proposed improvements \$ \_\_\_\_\_ Signed tender and working plans must be submitted
- (b) Name and Address of: (i) Contractor: \_\_\_\_\_  
 (ii) Architect: \_\_\_\_\_  
 (iii) Engineer: \_\_\_\_\_  
 (iv) Quantity Surveyor: \_\_\_\_\_  
 (v) Other Professionals: \_\_\_\_\_

**N.B.: Where Applicable:**

- (c) Do you intend to sub-contract? Yes [ ] No [ ]  
 If Yes, give details: Subcontractor: \_\_\_\_\_ Nature of work: \_\_\_\_\_
- (d) Date of commencement: \_\_\_\_\_ Anticipated time to complete: \_\_\_\_\_

**11. Are there any termites, dry rot, decay, patent or latent defects etc in any building on the above properties?** Yes [ ] No [ ]

If yes give details \_\_\_\_\_

Are there any servitudes or any other matters relating to the property detrimental to Society's interests? Yes [ ] No [ ]

If yes give details \_\_\_\_\_

**12. Should you wish to give any other relevant information please do so on a separate sheet of paper.**

**13. In the event of the loan being granted:**

- (a) The Organisation acknowledges that it will be bound by the rules of the Society and the conditions contained in the Society's standard mortgage bond document and, in the case of building loans, by the Society's Minimum Specifications. (The Society's Rules, Mortgage Bond Document and Minimum Specifications are available for your inspection)
- (b) The Organisation undertakes to pay the costs of the mortgage bond and any other security required by the Society.
- © The Organisation authorizes the Society to effect any insurance of the buildings which shall be required with Old Mutual Insurance Company (Private) Limited at its own expense. This insurance will include builder's risk on buildings in the process of erection.
- (d) The Organisation authorize the Society to pay out of the proceeds of the loan outstanding rates or loans due by it which represents preferent charges against the property.
- (e) The Organisation undertakes to pay the Society the valuation fees at the scale at present in force. The Organisation understand that the relevant valuations made are for the information of the Society only.
- (f) The Organisation undertakes to pay the costs of a Surveyor's Certificate, if required by the Society to identify the property.
- (g) The Organisation acknowledges that the Society shall have the right to withdraw this loan, if in its opinion, the registration of the mortgage bond is unduly delayed, or if any information given by it in connection with this application is found to be false.
- (h) The Organisation acknowledges that the Society shall with or without further consent and at its own opinion, be entitled to advance monies for the payment of any installment or debt which is owed by the Organisation and any amounts so advanced will be regarded as a capital advance and will be debited as such to the mortgage account.
- (I) CABS will treat information relating to the Customer as confidential, but the Customer consents to the transfer and disclosure by CABS of any information relating to the Customer to and between the representative offices, affiliates and agents of CABS and third parties selected by any of them, whenever situated, for confidential use (including in connection with the provision of any service and for data processing, statistical and risk analysis purposes). CABS and any representative office, affiliate, agent or third party may transfer and disclose any such information as required by any law, court, regulator or legal process.

The Organisation declares that, to the best of its knowledge and belief, the particulars set out in this application are true and that no information which might affect the decision of the Society has been withheld. The Organisation acknowledges that the Society does not in any way warrant that the cost of the property (including any existing or proposed improvements thereon) is reasonable or that such property is or will be free from defect.

Signature of Authorised Officials	Full Names:	Date
[a] .....	.....	.....
[b] .....	.....	.....

