APPLICATION FOR AN RTGS FCA LOAN ON FIXED PROPERTY - CORPORATE

CABS
A MEMBER OF THE OLDMUTUAL GROUP

(Tick Appropriate Box)

New Loan	☐	
Further Advance	☐	State Loan Account No..

(Tick Appropriate Box)

Low Density	☐
High Density	☐

Interviewer Name ....Originating Branch...

Interviewer Comments...

Customer Number ....

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 ☐☐☐☐☐☐☐☐☐☐☐☐

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
		Total Issued Shares		

* *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.

(C) 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.

PRIVACY NOTICE

CABS would like to offer you ongoing banking services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs. CABS will also share your information with the other companies within the Old Mutual Group for purposes of offering you with other financial services within the Group.

We may use your information or obtain information about you for the following purposes:

- Credit searches and/or verification of personal information
- Fraud prevention and detection
- Market research and statistical analysis

- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who render services to us.

These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.
You may access your personal information that we hold and may also request us to correct any errors, update or to delete this information. In certain cases, you have the right to object to the processing of your personal information.

You also have the right to complain to our regulator, the Reserve Bank of Zimbabwe, whose contact details are:

https://www.rbz.co.zw/
Toll Free Numbers
0800 6009 - Telone landlines only
0808 6770 - Econet lines only
Or +263 242 703000
email: info@rbz.co.zw

To view our full Privacy Notice and to exercise your preferences, please visit our website on www.cabs.co.zw

Signature of Authorised Officials Full Names: Date

[a] ....

[b] ....

FOR OFFICE USE ONLY

	Date rec.	Received by		Date	Actioned by
Acceptance			Date of registration		
Builder's Waiver			Date of receipts of advice of registration		
Minimum Specs			Property description checked		
Building Loan Addendum					
Approved Plan					

DISBURSEMENT - ORDINARY LOANS

Date Issued	Guarantees Issued etc Name of Payee	Amount	Initials	Date Paid	Amount	Cheque or JV Number	Initials

DISBURSEMENT - ORDINARY LOANS

Date Paid	Name of Payee	Amount Paid	Available on Retention	Cheque or JV Number	Initials