CABS
A MEMBER OF THE OLDMUTUAL GROUP

APPLICATION FOR AN RTGS FCA LOAN ON FIXED PROPERTY - INDIVIDUAL

(Tick Appropriate Box)

New Loan	☐
Further Advance	☐

State Loan Account No...

(Tick Appropriate Box)

Low Density	☐
High Density	☐

Interviewer Name ....Originating Branch...

Customer Number ....

Interviewer Comments..

1. PERSONAL DETAILS

PLEASE COMPLETE ALL SECTIONS IN BLOCK CAPITALS

	PRINCIPAL BORROWER	CO-BORROWER
TITLE (MR, MISS, MRS, DR, PROF, ETC)		
SURNAME		
FIRST NAME / SECOND NAME		
D.O.B.	d d m m y y y y	d d m m y y y y
District of birth		
If name has been changed - Date of name change	d d m m y y y y	d d m m y y y y
Reason for name change:		
NATIONAL ID NUMBER (Mandatory)		
NATIONAL ID NUMBER EXPIRY DATE	d d m m y y y y	d d m m y y y y
National ID place of issue		
DRIVER'S LICENCE NUMBER		
PASSPORT NUMBER		
ISSUE DATE	d d m m y y y y	d d m m y y y y
EXPIRY DATE	d d m m y y y y	d d m m y y y y
Passport place of issue		
Passport issuer country		
PREVIOUS PASSPORT NUMBER		
GENDER:	Male ☐ Female ☐	Male ☐ Female ☐
MARITAL STATUS:	Single ☐ Married ☐ Divorced ☐ Widowed ☐	Single ☐ Married ☐ Divorced ☐ Widowed ☐
NATIONALITY		
COUNTRY OF RESIDENCE		
HIGHEST LEVEL OF EDUCATION		
POSTAL ADDRESS		
PHYSICAL ADDRESS		
PHONE NO. (H)		
PHONE NO. (B)		
CELLPHONE NO(s)		
FAX NUMBER		
EMAIL		

2. SPOUSE/PARTNER IF NOT CO-BORROWER

Full Name ____________________

Telephone: Bus: ____________________ Res: ____________________ Mobile ____________________

Email: ____________________

Does Spouse/Partner bank with CABS: (Please tick) Yes ☐ No ☐

3. DEMOGRAPHIC INFORMATION

	PRINCIPAL BORROWER	CO-BORROWER
Number of Dependants:		
Residential Home Status: Owned/Rented /Mortgaged /Other		
Residential Location:	Low Density ☐ High Density ☐	Low Density ☐ High Density ☐

4. LOAN DETAILS:

(a) What purpose is the loan required? ______________________________

Amount of loan required $______________________________ Repayable over:____________ Years

5. EMPLOYMENT STATUS AND DETAILS

	PRINCIPAL BORROWER	CO-BORROWER
Permanent/Unemployed/Temporary Pensioner/Other (Specify)		
Self Employed/ Sole Proprietor		
Business Name (If self-employed)		
Occupation/Profession		
Establishment Date of company (if self-employed)	d d m m y y y y	d d m m y y y y
Current Employer		
Previous Employer (*if the number of years with current employer is less than 2):		
Number of years with previous employer:		
Number of years with current employer:		

6. EMPLOYMENT STATUS AND DETAILS (SPOUSE IF NOT CO-BORROWER)

PERMANENT ☐ UNEMPLOYED ☐ TEMPORARY ☐ PENSIONER ☐ OTHER (Specify) ______________________________

SELF EMPLOYED/ SOLE PROPRIETOR ☐ Business Name (If self-employed) ______________________________

Establishment Date of company (if self-employed) d d m m y y y y

Occupation/Profession______________________________

Previous Employer (*if the number of years with current employer is less than 2): ______________________________

Number of years with previous employer: ____________ Number of years with current employer: ____________

7. CREDIT RECORD:

(a) Have you or your spouse ever been declared insolvent or assigned your estate? Yes ☐ No ☐

(b) Are there now or have there been in the past Civil Judgement against you or your spouse? Yes ☐ No ☐

If yes give details: ______________________________

(c) Have you or your spouse ever had credit facilities with our organisations? Yes ☐ No ☐

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

a) Principal borrower

Institution	Type of Loan	Loan Amount	Current Balance	Tenure	Monthly Repayment

b) Co - borrower

Institution	Type of Loan	Loan Amount	Current Balance	Tenure	Monthly Repayment

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

a) Principal borrower

Institution	Type of Account	Account Number	Current Balance

b) Co - borrower

Institution	Type of Account	Account Number	Current Balance

9. FINANCIAL INFORMATION (APPLICANT/S)

Gross income USD ____________ Net income____________ Other Income: $ ____________

Nature of other income: ______________________________

Spouse's gross income____________ Spouse's net income____________

Currently Monthly Expenses

Expense Item	Monthly Cost (USD)
Rental	
Electricity	
Municipal costs	
Transport/Fuel costs	
School Fees/University fees	
***(input total annual fees divided by 12)*	
Medical Expenses (medical aid)	
General expenses (food, telephone, insurance, vehicle service, clothing, etc)	
Other (domestic workers' salaries, security services etc.)	
Retirement Home fees/Nurse aid	
Total	

NB: Information provided above will be assessed for reasonableness and further information maybe requested.

If director /shareholder of own company financial statements for the last two years and up to date Management Accounts are required

10. COLLATERAL / ADDITIONAL SECURITY AND SURETYSHIP:

(a) Should the Society require collateral security, state the type and amount of security that you can provide.

Type ______________________ Amount $ ______________________

(Where applicable, written confirmation from proposed guarantors must be submitted.)

(b) Is a surety available if required by the Society? Yes ☐ No ☐

If yes give details: Name: ______________________ Relation to Applicant(s) ______________________

Address: ______________________

Employer: ______________________ Income $ ______________________ per Month

(Written confirmation of proposed surety's willingness and current proof of income to be submitted)

11. 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) By whom will the property be occupied?

If tenant: State Amount of gross monthly rental $ ______________________

c) If property currently bonded state: Bondholder ______________________ Amount owing $ ____________

d Are the premises accessible to the Society's Valuator? ______________________ Yes ☐ No ☐

e) Details of person to be contacted for access to the property: Name ______________________ Tel. No ____________

f) Please quote stand number, value of and liability on any other immovable property owned by you or your spouse:

g) i) Name: ____________ Stand No. ____________ Value: ____________ Current Liability: ____________

ii) Name: ____________ Stand No. ____________ Value: ____________ Current Liability: ____________

iii) Name: ____________ .Stand No. ____________ Value: ____________ Current Liability: ____________

12. Loans for Proposed Improvements:

(a) Cost of proposed improvements $ ______________________ Signed tender and working plans must be submitted where applicable.

(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: ______________________

13. Are there any white ants, borers, beetles, 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 ______________________

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

15. In the event of the loan being granted:

(a) I/We acknowledge that I/we 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) I/We undertake to pay the costs of the mortgage bond and any other incidental costs required by the Society.

(c) I/We authorise the Society to effect any insurance of the buildings which shall be required with Old Mutual Insurance Company (Private) Limited at my/our expense. This insurance will include builder's risk on buildings in the process of erection.

(d) I/We authorise the Society to pay out of the proceeds of the loan outstanding rates or loans due by me/us which represent preferent charges against the property.

(e) I/We undertake to pay the Society the valuation fees at the scale at present in force. I/we understand that the relevant valuations made are for the information of the Society only.

(f) I/We undertake to pay the costs of a Surveyor's Certificate, if required by the Society to identify the property.

(g) I/We acknowledge 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 me/us in connection with this application is found to be false.

(h) I/We acknowledge that the Society shall with or without my/our further consent and at its own opinion, be entitled to advance me/us monies for the payment of any installment or debt which is owed by me/us and any amounts so advanced will be regarded as a capital advance to me/us and will be debited as such to my/our 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.

I/We declare that, to the best of my/our 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. I/we acknowledge 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 Applicant 1

.... Signature of Applicant 2

Date: ....

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