



Personal Loan Application Form

Thank you for choosing to obtain a Personal Loan from FCMB Bank UK. In this application form, references to 'we', 'us' and 'our' are references to FCMB Bank UK and include our successors and assigns.

We aim to make it as easy as possible for you to apply for your loan, so please read the following notes before you start.

Important customer information:

- If you provide all the information we ask for it will speed up the application process – only when this form and the applicable supporting documents have been received by us, can we process your application.
- Please use block capitals and black ink and initial any alterations you may need to make.
- Please note that it is an offence to knowingly give false, inaccurate or misleading information when applying for a loan. If you give such information, you may face criminal prosecution and/or civil action for the recovery of any losses we incur.

Your Personal Details

- 1 Title: _____ 2 Surname: _____
- 3 First name: _____
- 4 Middle Names: _____
- 5 Date of Birth: _____

Contact Information

- 6 Home Address: _____

- 7 Country for Tax Reporting _____
- 8 Email Address: _____
- 9 Home Telephone No: _____
- Mobile Contact No: _____
- Work Contact No: _____
- Preferred Contact Time: AM: PM: Evening:
- 10 Account number with FCMB Bank UK:

- 11 Kindly indicate your approval for a Direct Debit for Principal and interest to be deducted from your account with us
- For principal repayment: Yes No
- For interest repayment: Yes No

Your Loan Request

1 Amount requested (GBP/USD):
Please indicate the applicable currency _____

2 Requested tenor (in months): _____

3 Purpose of the loan: _____

4 Proposed Security for the Loan:

5 Have you ever had a County Court Judgment or
any other Court Order for non-payment of a debt
made against you? (Yes / No) _____

6 If the answer to question 6 is yes, please provide
the below;

The date of the order:	The amount (GBP / USD):	Is the judgment / order satisfied?
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

6 Have you, your spouse or your company ever incurred loan, rent or loan (including credit card) arrears, been refused a loan or credit, been declared bankrupt, entered into any arrangements with creditors, or been party to a loan where the property has been taken into possession on either a voluntary or enforced basis? (yes / no)

If Yes, please give details including dates, lender(s) and the circumstances of the default or loan refusal

Additional Information Please fill in the space below if you need to provide us more information.

Declaration

Before signing the Applicant's Declaration below:

Please ensure that you have read the important customer information at the beginning of this form

- Please check your answers in each section to ensure you have given us all the information we need to process your application. The checklist at the end of this form will help you with this.
- The information you give will form the basis of your contract with us. If there are any other material facts that could reasonably be construed as likely to influence our decision about this loan application, but which have not been revealed as a result of answering specific questions within this application form, you must provide these details in the Additional Information box
- You are over 21 years of age.
- You accept that one of the terms of applying for a loan is that we need not give any reason for declining the application.

Applicant's Signature and Declaration

You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.

By signing this application form you will be agreeing that any person interested now, or in the future, in the loan, the loan and other security, may rely upon the truth and accuracy of the information contained in this application and any supporting documentation, information or security. It is an offence to knowingly give false, inaccurate or misleading information when applying for a loan. If you give such information you may face criminal prosecution and/or civil action for recovery of any losses we incur.

Applicants full name: _____

Signature:

Date:

Checklist

Thank you for completing this application for a Personal Loan with us.

To help us process your application quickly, please check the following as an incomplete form can cause delays. Photocopies can be sent if original documents are unavailable, however, these must be certified.

All applicants, please check that you have:

Signed and dated the Declaration

If you are an employee please check that you have included:

Your last 6 months payslips

If you are self-employed please check that you have included:

Your last two years accounts, or accountant's certificate

If you are retired or are lending into retirement please check that you have included:

Your latest annual pension statement (must be dated in the last 12 months)

Or your last 6 months pension slips,

Or your last 6 months bank statements showing pension credits.

Using your Personal Information

The personal information you supply to us as well as information we already hold, may be used in a number of ways, for example:

- To assess and process this and future applications;
 - To verify your identity;
 - To prevent fraud and money laundering;
 - To manage your account(s);
 - For management of arrears and debt collection;
 - For audit purposes, research and statistical analysis; and
 - To identify other products and services which might be suitable for you (with your consent)
1. We may share your information with and obtain information about you from the Council of Loan Lenders Possession Register, credit reference agencies and fraud prevention agencies as outlined above. This may include details of any previous or subsequent names.
 2. If false or inaccurate information is provided and fraud is identified, details will be shared with fraud prevention agencies and this information may be accessed and used by law enforcement to prevent fraud and money laundering. For further details as to how your information held by fraud prevention agencies may be used please see below.
 3. We may seek appropriate references we consider necessary in respect of this application. You will meet the costs for this.
 4. In addition to the above we will not ordinarily disclose information to other organisations except to help prevent fraud and money laundering, where we are required by law, permitted under the Data Protection Act or in order to process your application. Where we pass on information, it will be looked after with the same level of care.
 5. In order for us to offer you the best levels of service, we would like to provide you with information from time to time about products and services by post, fax, telephone, email or other electronic means. This may include other firm's products although we will not disclose your information to them. Please tick here if you do not wish to receive this information.

For further information on how your information may be used by credit reference agencies, fraud prevention agencies, and ourselves, visit our website www.fcmbuk.com or contact:

The Head, Personal and Business Banking

FCMB Bank (UK) Limited
81 Gracechurch Street
London, EC3V 0AU.

You can obtain a copy of the information we hold about you (for a fee) by writing to the above address. You also have the right to have any inaccuracies deleted or corrected.

Kindly send your completed form to us at:

FCMB Bank (UK) Limited
81 Gracechurch Street,
London,
EC3V 0AU

Tel: +44 (0) 20 7220 1000

Or to our Liaison Office at:

FCMB Bank UK
Lagos Liaison Office,
38 Adeola Hopewell Street,
Victoria Island,
Lagos

Tel: +234 (0) 1 271 3926