

# First Citizens Loan Application



## Loan Details (failure to complete all relevant information may delay the processing of this application)

Personal Loan       Mortgage  
 Individual Application       Joint Application

First Citizens Account No.

Purpose of loan/mortgage

Sale price (if applicable): \$       Amount requested: \$

Term Requested:       Down payment provided: \$

For mortgage applicants only:

I would like to apply for (tick one):
  Residential Mortgage      Purchase price/value if already owned: \$ 
  
 Land Loan     

Property location, parcel and block number (if available)

Please provide me with details of preferential insurance rate for First Citizens mortgage customers (non-strata properties only)

## Personal Information

Mr.    Mrs.    Miss    Ms.   Identification Number

Applicant's First Name       Middle Initial       Last Name

Date of Birth (DD/MM/YY)       Citizenship\*       Work Permit Holder
   
 Yes    No   If yes, No. of Years Resident

Mailing Address\*\*

Previous Address (if less than 3 years)

Telephone Home       Cell       Business       Fax       E-mail

Marital Status    Single    Married    Divorced    Widow(er)      No. of Dependents (including spouse):

Name & address of nearest relative not living with you\*       Relationship       Home Telephone

## Employment Information

Employer's Name/Source of income\*

Employer's Address

Telephone\*       Fax       E-mail       Occupation       Time with Employer

If less than 5 years with present employer, give details of employment prior to your present position

## Self-Employment Information

If self-employed, Nature of Business       Date Established

Business Address

Telephone\*       Fax       E-mail

Bankers

## Co-applicant Information

Mr.    Mrs.    Miss    Ms.

First Name       Middle Initial       Last Name

Relationship to Applicant       Date of Birth (DD/MM/YY)\*       Citizenship       Work Permit Holder
   
 Yes    No   If yes, No. of Years Resident

Co-applicant's Employer

Employer's Address

Home Telephone       Cell       Business Telephone       E-mail       Occupation       Years there

If less than 5 years with present employer, give details of employment prior to your present position

## References

Bank References:

1)

2)

\*denotes mandatory fields  
 \*\*denotes mandatory field; proof of address required

# First Citizens Loan Application



## Financial Information

MONTHLY INCOME (receipts)*		MONTHLY EXPENDITURES (payments)	
Basic Salary	\$ _____	Rent/Mortgage Payments	\$ _____
Overtime Payments	\$ _____	Loan Payments	\$ _____
Bonus, Commissions, etc.	\$ _____	Insurance Premiums	\$ _____
Dividends & Interest	\$ _____	Education	\$ _____
Rental Income	\$ _____	Food	\$ _____
Co-applicant's Income	\$ _____	Child	\$ _____
Other - Source	\$ _____	Utilities	\$ _____
		Clothing	\$ _____
		Vehicle Expense	\$ _____
		Other	\$ _____
<b>Total Monthly Income</b>	<b>\$ _____</b>	<b>Total Expense/Other</b>	<b>\$ _____</b>

ASSETS (amounts owned by you)*	LIABILITIES (amounts owed by you)*
Motor Vehicles (Make & Model) \$ _____	First Citizens (bal. outstanding) \$ _____
Household Effects \$ _____	Other Loans (specify) \$ _____
Investments (Stocks & Bonds) \$ _____	Mortgages (bal. outstanding) \$ _____
Bank Balances \$ _____	Overdraft \$ _____
Real Estate (Refer Below) \$ _____	Credit Cards (bal. outstanding) \$ _____
<b>Total Assets</b> \$ _____	Other Debts (specify) \$ _____
	<b>Total Liabilities</b> \$ _____
<b>Net Worth</b> (Assets Less Liabilities) \$ _____	Credit Card Limit(s) \$ _____

**DETAILS OF REAL ESTATE**

Description & Registration Number	Date of Purchase	Purchase Price	Present Value	Amount Insured	Lender
1)					
2)					
3)					

Credit Cards	Visa*	MasterCard*	American Express*	Discover*	Other	Other
Issued By						
Credit Limits						
Balances						
Monthly Payments						
Banking Details	<input type="checkbox"/> Chequing	<input type="checkbox"/> Savings	<input type="checkbox"/> Loan Account	<input type="checkbox"/> Fixed Deposit		
Do you have any outstanding debts?	<input type="checkbox"/> No	<input type="checkbox"/> Yes (if so, give details)				

**Attestation:**  
 I/We hereby represent, warrant and confirm that all the foregoing statements are true and correct and have been made by me/us knowing you will rely thereon in considering the above application.  
 I/We authorise you to obtain any information you may require relative to this application from my/our employer(s), if any, and from any other source to which you may apply, each source being hereby authorised by me/us to provide you with such information.  
 I/We undertake to notify the Bank immediately of any situation that materially changes the representations on this application.  
 There are charges to be applied in connection with this loan, including charges that will be applied to the loan should payment(s) not be made on the agreed date. I/We have been apprised of these charges.  
 I/We confirm my/our understanding that the applicant and the co-applicant will be jointly and severally liable to us for all monies outstanding under this loan arrangement should approval be granted.  
 I/We authorise you to provide references to other financial institutions concerning my/our loan or other accounts with you.

Signature of Applicant	_____	Date	_____
Signature of Co-applicant	_____	Date	_____

**For mortgage and land loans only:**

A. Are there any rights to water or any easement (i.e. a right enjoyed by another over the owner's land) or any profits subsisting over the owner's land (i.e. the right of another to take some substance or product from the owner's land)?  Yes  No

B. Are there any leases or agreements for leases of tenancies existing involving the owner's land?  Yes  No

C. Does anyone have the right to charge the owner's land (e.g. because another has loaned money to the owner to help the owner buy it or develop it)?  Yes  No

D. Does anyone have the right to charge the owner's land due to the owner having knowingly or unknowingly allowed another to do something on or to the land over a period of time (i.e. adverse possession)?  Yes  No

E. Do the owners reside or intend to reside on the land?  Yes  No

F. Does anyone else or will anyone else live on the land with the owner? If so, these individuals should be identified and the terms of their occupation obtained.  Yes  No

Signature of Applicant	_____	Date	_____
Signature of Co-applicant	_____	Date	_____

\* denotes mandatory fields