

Personal Loan Fixed Rate Application Form

In this application, we would like to know you even better. We appreciate your time in sharing your information to help us have a comprehensive understanding of your financial needs and assist in planning your future. We look forward to serving you better.

Please complete in BLOCK LETTERS with BLACK INK and tick "√" in the appropriate box

1 My Personal Details

Salutation/Title Mr Mrs Ms Dr Prof Others (please specify)

First Name

Middle Name

Last Name / Surname

Type of Identity Document

Passport National ID Driver's License Voter's ID
 Others (please specify)

ID Document Number

Date of Birth

Gender Male Female Others (please specify)

Nationality

Marital Status Single Married Others (please specify)

Number of Children _____ Number of Dependants _____

Highest Educational Qualification _____

2 My Contact Details

Tel. (Mobile 1)

Tel. (Mobile 2)

Residential Telephone No.

Office (Direct line if applicable)

Email Address

Provide Present Mailing Address (Including Country & City)

3 My Employment / Business Details

Name of Employer / Business

Employer / Business Address

(Building / Street / Floor No.) P. O. Box _____

Town / City _____ Country _____

Employer Telephone

Nature of Employment

Salaried Self-employed Others (please specify)

Date employed

Terms of Employment

Permanent Contract Others (please specify)

Occupation / Designation

Employee / Staff Number

SSNIT Number

Contract Expiry

Contract Tenure

Years _____ Months _____

Duration with current employer Years _____ Months _____

Name of previous employer (if less than 3 years with current employer)

Number of years with previous employer _____

Employment Sector (Salaried Employees)

Government Local Company Multinational

Employment Sector (Salaried Employees)

Import Export Wholesaler Others (please specify)

Monthly Income (Local Currency) GH¢ _____

Salary Receipt Date _____

4 My Residential Details

Present Residential Address

Area _____

Accommodation Type

Rented Owned Living with parents Mortgaged

Employer provided

Length of stay at present address Years _____ Months _____

Previous residential address (if less than 3 years at current residence)

Length of stay at previous address Years _____ Months _____

Permanent address (if different from present address. Foreign nationals, please address in home country)

5 My Bank Details

Bank Name _____

Branch _____

Type of Account _____

Account Number

Duration with Bank Years _____ Months _____

Loans with Other Banks / Financial Institutions

Monthly Repayment _____

Repayment Date

6 My Credit Details

Apply for

Employee Smart Scheme Employee Smart Credit (account holder)

Amount Required GH¢ _____

Tenor of Loan (Months) _____

Purpose of Loan _____

7 My Referees

For Referee 1

Full Name

Relationship

Tel. (Mobile 1)

Tel. (Mobile 2)

Tel. (Work)

Home Address

Number of years acquainted with Referee _____

For Referee 2

Full Name

Relationship

Tel. (Mobile 1)

Tel. (Mobile 2)

Tel. (Work)

Home Address

Number of years acquainted with Referee _____

8 Employer's consent

Is the applicant under any current or intended disciplinary action?

- Yes No

Is the applicant's residence as indicated in the application form?

- Yes No

We confirm that based on the above instructions (Authority to Employer/ Assignment of Benefits), we will pay the monthly salary/deducted loan installment amount directly to Standard Chartered Bank Ghana Limited. In the event of the applicant leaving the company, we confirm that we will pay any other allowances/benefits towards settlement of the loan outstanding/interest and charges directly to Standard Chartered Bank Ghana Limited. We also confirm that we will not accept any change to these instructions without prior written confirmation from Standard Chartered Bank Ghana Limited. We also confirm that we will inform the Bank about the employee's registration or termination of his or her employment.

Company Name _____

Name of Company Official _____

Title _____

Signature _____

Date _____

Company Stamp

9 Personal checklist

I have attached the following documents:

- Driver's Licence/Passport/Voter ID/National ID
- Marriage Certificate/Birth Certificate (if applicable)
- Utility bills (Electricity/Water if applicable)
- Tenancy agreement (if applicable)
- Latest Salary slip
- Last six month's Bank statement (if applicable)
- Employer's letter of undertaking (non scheme loans)
- Other _____ (please specify) (eg: gazette affidavit etc.)

In the event that the amount approved varies from the amount I applied for: *(please tick one)*

- Credit my account directly with the approved amount
- Contact me before crediting the amount into my account

Signature of Applicant: _____

IMPORTANT: Please note that Agents or Representatives of Standard Chartered are NOT authorized to collect cash or cheques on behalf of the Bank under ANY circumstances.

For all Customer Enquiries and Complaints

¹ Call: **0302 740 100**

² Contact

Ghana.Call-Centre@sc.com
Feedback.Ghana@sc.com
www.sc.com/gh

10 For Bank Use Only (Personal Loan)

BDO / BSSE's Name

- BDO BSSE

Code

Signature _____

Recommended by

- Sales CSM BM

Name

Signature _____

Loan Centre Officer's Name

Signature _____

Credit Approver's Name

Signature _____

Head of Credit Name

Signature _____

Credit Operations Manager's Name

Signature _____

Date:

.....
.....
.....

The Loan Centre Manager
Standard Chartered Bank (Gh) Ltd.
P. O. Box 768
Accra

Dear Sir/Madam

ASSIGNMENT OF TERMINAL BENEFITS:

.....
.....

In consideration of Standard Chartered Bank granting me a loan,

I give this irrevocable undertaking that:

1. I authorize my employer,
(.....),
to provide and confirm any employment details that may be required for the processing of this facility.
2. I further authorize my employer to forward my monthly loan repayment to Standard Chartered Bank towards the repayment of my loan until facility is fully paid.
3. I further undertake to promptly notify you in the event of my employment with my current employer being terminated.
4. I have also authorized my employer to assign to the bank my terminal or end of service benefits which I may be entitled to towards the permanent reduction of my outstanding loan, should my employment cease. Such monies should be paid directly to the bank and I hereby confirm notification of this assignment to my employers.
5. I will act responsibly not to prejudice recovery of the credit facilities advanced to me.
6. I shall notify the bank of my transfer to another station and ensure that I keep to the agreed arrangement for repayment until the loan is paid in full.
7. This arrangement will remain in force until the loan granted to me has been paid in full.

Yours faithfully

Applicant Signature _____

Applicant Name _____

Name of Authorised Company Official _____

Signature _____

Date _____

[Empty box for Company Stamp]

Company Stamp

Date:

.....
.....
.....

The Loan Centre Manager
Standard Chartered Bank (Gh) Ltd.
P. O. Box 768
Accra

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Yours faithfully

Applicant Signature _____

Applicant Name _____

Name of Authorised Company Official _____

Signature _____

Date _____

[Empty box for Company Stamp]

Company Stamp



Branch Directory

Priority Banking Lounges:

Accra High Street Priority Lounge

Head Office Building, High Street

Osu Priority Lounge

1st Floor Osu Branch

Kumasi Harper Road Priority Lounge

Harper Road Branch

Ring Road Central Priority Lounge

1st Floor Ring Road Central Branch

Liberia Road Priority Lounge

1st Floor Liberia Road Branch

Tema Priority Lounge

Tema Branch

North Industrial Area Priority Lounge

North Industrial Area Branch

Tema Harbour Priority Lounge

Tema Harbour Branch

Opeibea House Priority Lounge

1st Floor Opeibea House Branch

* For Priority Clients only

Branches

Abeka

Abeka-Lapaz

Madina

Near Firestone

Tema

Community 1, Tema

Accra High Street

North Industrial Area

Accra North

Tema East

Motorway Roundabout

Ahodwo

Obuasi

Opposite Methodist Church

Tema Harbour

Harbour Roundabout

Breeze @ East Legon

Dellino Plaza

Opeibea House

Airport, Accra

Tudu

SCB Building

Dansoman

Dansoman Market

Osu

Osu Oxford Street

Westlands

Westlands Blvd

Harper Road

Adum, Kumasi

Ring Road Central

Accra

Achimota

Achimota Retail Centre

Legon

Near University Bookshop

Spintex Road

Near Hydraform Estates - Junction

West Hills

West Hills Mall

Liberia Road

Opposite TUC Building

Tamale

Liberation Rd - Takoradi

* Contact us on 0302 610750 or 0302 633393 to be connected to any branch

Business Banking

Accra

Business Banking Centre
SSNIT Building, Awudome

Kumasi

Business Banking Centre
Harper Road

* Contact us on 0302 610750 or 0302 633393 to be connected to our Business Banking Centres

Banking Hours

Monday - Friday	All Branches	8:30 am - 4 pm
Saturday	Abeka, Achimota, Ahodwo, Opeibea, Osu, Spintex, Tema Tudu, West Hills, Westlands.	9 am - 2 pm
Monday - Sunday	Breeze @ East Legon	24 Hours

For Enquiries / Feedback / Complaints / Compliments call our 24 hour Client Care Centre on Toll Free number 0800 740100 or +233 302740100 or send us an email on GH.StandardChartered@sc.com or visit our website www.sc.com/gh

Alternatively, you may speak to our staff in any branch.



Standard
Chartered

