



LOAN APPLICATION FORM

PERSONAL DETAILS							
Account Name						PHOTO	
Account Holder							
Full Name (<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Miss. <input type="checkbox"/> Dr. <input type="checkbox"/> Prof)					Gender		<input type="checkbox"/> Male <input type="checkbox"/> Female
ID / Passport No. <i>Please attach a copy of you passport</i>							
Place of Issue							
Issue Date			Expiry Date				
Street				Village			
Cell				Sector			
District				Province			
Country				Date of Birth			
Place of Birth				Nationality			
P.O. Box				Mobile N°			
Email Address							

EMPLOYMENT DETAILS					
Employment Status	<input type="checkbox"/> Employed (<i>Employer</i>)				
Job Title			Number of years with Employer		
Employer's physical address					
Employer's country				Employer's Town	
Employer contact person					
Job Title				Mobile N°	
Employment terms	<input type="checkbox"/> Permanent	<input type="checkbox"/> Contract	<input type="checkbox"/> Permanent Tenure	From	To
Salary	Gross Monthly Salary			Net Monthly Salary	Lumpsum (if any)
Other net monthly income			Please specify source and attach details		
Salary received by I&M BANK(RWANDA) PLC:	<input type="checkbox"/> Yes <input type="checkbox"/> No		Retirement Age		
Previous Employer			N° of years with previous employer		
<input type="checkbox"/> Self Employed	Profession / Business Activity				
Expected Monthly Income					<input type="checkbox"/> Unemployed
Any existing relationship with the Bank?	<input type="checkbox"/> Hold an Account		<input type="checkbox"/> Director	<input type="checkbox"/> Shareholder	<input type="checkbox"/> None
Education level	*Tick the highest education applicable <input type="checkbox"/> PHD <input type="checkbox"/> Masters <input type="checkbox"/> Bachelor's Degree				
	<input type="checkbox"/> Diploma (A2 or A1 level) <input type="checkbox"/> School attendance below A2 level <input type="checkbox"/> High School <input type="checkbox"/> Primary School <input type="checkbox"/> Below Primary				
School / University attended				Professional Certificate	
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Matrimonial system	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Spouse Name					
Spouse Email					
Telephone N° (spouse) Work/Office				Mobile N°	
Date of Birth / Spouse				Place of Birth	
Employer of the spouse:	Activity		Number of dependants:		
Spouse's Account with I&M BANK(RWANDA) PLC	<input type="checkbox"/> No <input type="checkbox"/> Yes Account number				
Education level of the spouse	*Tick the highest education applicable <input type="checkbox"/> PHD <input type="checkbox"/> Masters <input type="checkbox"/> Bachelor's Degree				
	<input type="checkbox"/> Diploma (A2 or A1 level) <input type="checkbox"/> School attendance below A2 level <input type="checkbox"/> High School <input type="checkbox"/> Primary School <input type="checkbox"/> Below Primary				
School / University attended				Professional Certificate	
Type of accommodation	<input type="checkbox"/> Rented <input type="checkbox"/> Owned <input type="checkbox"/> Mortgaged <input type="checkbox"/> Employer		Number of years at present Physical Address		

LOAN DETAILS	
Facility applied for	<input type="checkbox"/> New Eclair <input type="checkbox"/> Car loan <input type="checkbox"/> Mortgage facility <input type="checkbox"/> Construction <input type="checkbox"/> Other
Amount required FRW	Period (Months)
Purpose of facility (<i>Please attach details</i>)	



LOAN APPLICATION FORM

BANK USE ONLY			
Account with I&M BANK(RWANDA) PLC	<input type="checkbox"/> Yes <input type="checkbox"/> No	Date Account Opened	
Accounts with other Banks / Financial Institutions			
Bank Name			
Branch			
Account Number			

I certify that the information given by me is true and complete. I confirm that I have read the terms and conditions governing the grant of credit facilities (As printed on this application) and agree to be bound by them. I authorize I&M BANK(RWANDA) PLC to make any enquiries, which may be considered necessary for confirmation of this information and for credit assessment.

Facility Offer & Acceptance of Terms and Conditions

Grant of credit facilities

The I&M Bank (Rwanda) Plc (hereinafter referred to as "The Bank") may approve or decline an application at its absolute discretion. The Bank is not obliged to provide any reason for the decline of an application.

Interest

Interest on all credit facilities will be calculated on daily overdrawn balances and is payable monthly in arrears. The Bank has the right to change interest charged at its own discretion but the applicant will be informed in writing in advance of any change.

Charges, Fees, Penalties

The Bank reserves the right to recover such charges and fees as stated in the Banking Facility letter. Where payments due from the applicant are not received by due date, The Bank reserves the right to charge 'overdue and/or default interest', the rate of overdue / default interest shall be an amount over and above the normal rate applicable.

Insurance

The Bank may require the applicant to take insurance cover through the bank's approved or appointed insurers. The Bank may enter into separate arrangements with insurers to cover the risk. The applicant undertakes to pay the insurance premiums stipulated by the bank from time to time. The applicant also understands that in the event of default or late payment, the Bank reserves the right to debit the applicant's account and pay the Insurance Company. The applicant shall be liable to pay all monies due to the Bank if the Insurance policy is not valid for some period due to late payment of the premium.

Set-off and consolidation rights

The Bank may at any time and without notice combine all or any of the applicant's accounts and liabilities with the Bank whether singly or jointly with any person or set off all or any monies standing to the credit of such account(s) including the applicant's deposits with the Bank (whether matured or not) towards satisfaction of any of the applicant's liabilities to the Bank whether as principal or surety, actual or contingent, primary or collateral, singly or jointly, with any other person, and the Bank may effect any necessary currency conversion at the bank's own exchange rate then prevailing. Exchange risk associated with any collateral, cash or otherwise in satisfaction of out-standing debt shall be borne by the borrower.

Security

The applicant agrees to pay all charges, fees, rates, levies, taxes, that are or may become payable on the security. The applicant also irrevocably authorizes the bank to pay such charges, fees, rates, taxes on his / her behalf and to include them as part of the amount owed by the applicant.

Disclosures of information

The Bank may use any information related to the applicant for evaluating the credit application. The bank may also share such information with credit reference or rating agencies. The applicant authorizes the bank to use any information that it may obtain about him / her for such purposes, as the Bank may deem appropriate.

Indemnity

The applicant agrees to fully indemnify the Bank against all costs and expenses (including legal fees) arising in any way in connection with the applicant's accounts, in enforcing these terms and conditions, or in recovering any amounts due to the Bank or incurred by the bank in any legal proceedings of whatever nature.

Change of address

If the applicant changes the address, he/she undertakes to inform the bank of any change of address failing which, any communication sent to the original address will be deemed to have been received by the applicant.

Acceptance of Terms and Conditions

The applicant understands and agrees that he/she has signed the application form as acceptance of the aforesaid Terms and Conditions.

Applicant's Name		Applicant's Date and Signature
Account Number		