

**FIRST NATIONAL
SAVINGS AND LOANS CO. LTD.**

APPLICATION

FOR

PERSONAL LOAN





**FIRST NATIONAL
SAVINGS & LOANS CO. LTD.
PERSONAL LOAN APPLICATION FORM**

1. PERSONAL DETAILS

Last Name: Other Names:
Date of Birth: Nationality: Sex: Male Female
Residential Address: Email:
Postal Address: Mobile/Home Tel No:
ID Type: ID Number:

2. EMPLOYMENT DETAILS

Employers Name: Employer's Tel No:
Employers Address: Years at Job:
Job Title: Net Pay Amt: Next Pay Day:
(Monthly)

3. DETAILS OF LOAN APPLICATION

Purpose: Repayment Period (months):
Loan Amount: €

4. BANK ACCOUNT DETAILS

Bank Name: Account #:
Account Type: Branch:

5. REFERENCE / NEXT OF KIN

Last Name: Other Names:
Relationship: Tel. #: Address:

6. CUSTOMER DECLARATION

I declare that the information given on this form is correct to the best of my knowledge and belief and I hereby confirm that I have read, understood and consent to be bound by the terms and conditions of this Loan facility.

APPLICANT'S SIGNATURE: DATE:

CONDITIONS FOR PERSONAL LOAN

I understand that successful applicants will be notified by letter that their account has been credited with the proceeds of the approved Personal Loan. I hereby agree that if my application is successful the following will apply:

1. The First National Savings & Loans Company is authorized to apportion the monthly repayments between interest and principal as it shall desire and to debit my account with the amount of each monthly repayment commencing one month after the loan has been made available to me.
 - a) The Bank will charge interest on the outstanding debit balance on my Loan account, interest will accrue on a daily basis and will be debited at monthly intervals to my account; and
 - b) The Loan shall be subject to full repayment on demand at anytime.
2. Early repayment of the Loan will be permitted subject to repayment of outstanding principal amount of the Loan and interest due up to the date of repayment.
3. In the event of default in my making any one repayment on the due date, the outstanding principal amount of the Loan and accrued interest shall become immediately due and payable. A statement or demand signed by your authorized officer shall be conclusive evidence that a sum is due and owing to you
4. You may, without notice, combine or consolidate any outstanding principal or interest on the Loan with any other accounts which I maintain with you and set-off or transfer any money standing to the credit of my other account in or towards satisfaction of my liability to you in respect of the Loan.
5. You will be entitled to take such action as you think fit to enforce these conditions and I shall be liable to indemnify you in respect of any such enforcement action including all legal charges and expenses.
6. I agree to pay a processing fee on establishment and renegotiation of the facility and I authorize the Bank to debit my account with the amount payable.

Name of Applicant:.....

Signature of Applicant:.....Date:.....