

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 ☐ Land Loan

Purchase price/value if already owned: \$

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 that 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:

i)

ii)

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

Financial Information

MONTHLY INCOME (receipts)*

Basic Salary

\$

Overtime Payments

\$

Bonus, Commissions, etc.

\$

Dividends & Interest

\$

Rental Income

\$

Co-applicant's Income

\$

Other - Source

\$

Total Monthly Income

\$

MONTHLY EXPENDITURES (payments)

Rent/Mortgage Payments

\$

Loan Payments

\$

Insurance Premiums

\$

Education

\$

Food

\$

Child

\$

Utilities

\$

Clothing

\$

Vehicle Expense

\$

Other

\$

Total Expense/Other

\$

ASSETS (amounts owned by you)*

Motor Vehicles (Make & Model)

\$

Household Effects

\$

Investments (Stocks & Bonds)

\$

Bank Balances

\$

Real Estate (Refer Below)

\$

Total Assets

\$

Net Worth
(Assets Less Liabilities)

\$

LIABILITIES (amounts owed by you)*

First Citizens (bal. outstanding)

\$

Other Loans (specify)

\$

Mortgages (bal. outstanding)

\$

Overdraft

\$

Credit Cards (bal. outstanding)

\$

Other Debts (specify)

\$

Total 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

☐ Chequing

☐ Savings

☐ Loan Account

☐ Fixed Deposit

Do you have any outstanding debts?

☐ No

☐ 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