

CUSTOMER ID:

ACCOUNT NO.: LOAN LD.:

BRANCH.....



OAK FINANCIAL SERVICES LTD.
(A FINANCE HOUSE)

PERSONAL LOAN

APPLICATION FORM

Head Office

5 Standfast Street,
Kokomlemle, Accra
GA-070-9935

Telephone:

030 222 7304 / 020 187 7085
030 223 0956 / 020 132 1961
054 307 8126 / 027 413 6459

Tema Office

1st Floor, TDC Towers,
Community 2, Tema
GT-020-5892

Telephone:

030 321 4613
030 295 0630
026 230 1427

Koforidua Office

2nd Floor
Linda Dor Plaza
EN-002-7316

Telephone:

034 202 7517
027 259 7854

Takoradi Office

Farage House, Bahamas
Avenue Esikafoamaten No. 3
WS-248-5779

Telephone:

031 202 6311
050 995 7766

Postal Address: P. O. Box KA 9526, Airport-Accra, Ghana

Website: www.oakfinancialservices.com.gh | **Email:** info@oakfinancialservices.com.gh

REQUIREMENTS

To be valid, an application must be accompanied with

1. One (1) recent passport-size photo each of **Applicant and Guarantor**
2. Two (2) most current pay slips of **Applicant**
3. Three (3) most current months bank statement of **Applicant**
4. Copy of valid National ID of **Applicant**
5. **Valid** copy of any of the following IDs of Guarantor • Voters ID • Drivers License • Passport
• National ID • SSNIT Biometric ID
6. Proof of residence (Utility Bill – Water or Electricity) of **Applicant**.

NOTE: Other additional information may be required based on employment status of Applicant and/or Guarantor, Loan Amount, etc.

To ensure early processing of this application, Applicant must provide precise answers to questions and attach relevant documents as required.

[A] PRE-CONTRACT AGREEMENT.

I,, agree that if my Loan application is successful the following will apply:

- a. Interest shall be % per month / annum – flat / reducing, APR:%
 - b. The loan shall be subject to full repayment on demand at anytime,
 - c. In the event of any default, a Penal Interest Rate of 2% per month shall be charged and applied above the rate in 1a.
1. 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 full repayment.
 2. OAK reserves the right to repossess items/goods bought with this loan facility in the event that I default in making two (2) installment repayments.
 3. In the event of default in making an installment repayment on the due date, the outstanding principal amount of the loan and accrued interest shall become immediately due and payable. A statement or a demand note signed by your authorized officer shall be conclusive evidence that a sum is due and owing to OAK.
 4. I agree to pay an up-front facility (processing) fees of % upon acceptance of the offer.
 5. I hereby authorize OAK to submit and/or obtain information on my credit transactions to/from Bank of Ghana's Collateral Registry under the Borrowers and Lenders Act, 2020 (Act. 1052).
 6. I hereby authorize OAK to submit and/or obtain information on my credit transactions to/from a Credit Bureau licensed under the Credit Reporting Act. 2007 (Act. 726).
 7. OAK is entitled to take any action considered appropriate to enforce these conditions and I shall be liable to indemnify OAK in respect of any such enforcement action including all legal charges and expenses.

Signature: **Date:**



Passport photo

Applicant



Applicant's Signature



Passport photo

Guarantor



Guarantor's Signature

APPLICANT'S DATA (To be completed in **BLOCK LETTERS** in **Applicant's own handwriting**)

[B] PERSONAL DATA

1. Surname:..... First Name: Other Name(s):.....
 2. Date of Birth (DD/MM/YYYY): 3. Gender: Male Female
 4. Marital Status: Married Single Separated Widowed Divorced
 5. Profession: 6. Number of Children/Wards/Dependants:.....
 7. Residential Status: Own House Rented House Family House Employer's House
 Others (Specify)..... 8. Years Lived At Residence:
 9. Residential Address: House No.....
 10. Digital Address 11. Nearest Major Landmark:
 12. Postal Address:..... 13. Mobile No.(s)/
 14. Email Address: Personal *Corporate*

[C] SPOUSE'S DETAILS (If Married)

15. Full Name of Spouse: 16. Profession.....
 17. Name of Employer:
 18. Position: 19. Mobile Number(s)..... /

[D] EMPLOYMENT DETAILS

20. Name of Employer:
 21. Postal Address:
 22. Office/Department/Branch:
 23. Location of Office:
 24. Official Tel. No.(s): / 25. Year Employed:.....
 26. Position: 27. Gross Monthly Salary: GHs.....
 28. Net to Bank: GHs..... 29. Other Allowance(s): GHs.....
 30. Currently Indebted to your Bank or any other Organization? Yes No
 31. Total Monthly Loan Deductions (Post Net to Bank Deductions): GHs
 32. Bankers 1:A/c No.:.....Branch:.....
 Bankers 2:A/c No.:.....Branch:.....

[E] LOAN DETAILS

- 33. Loan Amount Applied for: GHs.....
- 34. Specific Purpose of Loan.....
- 35. Loan Duration: 6months 12months 24months Others:months
- 36. Mode of Repayment: Post-Dated Cheque(s) ACH Direct Debit Mandate
- 37. Preferred Repayment Start Date (DD/MM/YYYY)

[F] GUARANTOR (To be completed in BLOCK LETTERS in Guarantor's own handwriting)

Relationship with Applicant: Superior Co-worker Employer Friend Relative
Known Applicant foryears

- 1. Surname:..... First Name:..... Other Name(s):.....
- 2. Date of Birth (DD/MM/YYYY):..... 3. Gender: Male Female
- 4. Mobile Number(s)..... /..... /.....
- 5. Residential Address: House No.
- 6. Digital Address 7. Nearest Major Landmark:
- 8. Profession
- 9. Name of Employer:
- 10. Postal Address:
- 11. Office/Dept./Branch:
- 12. Location of Office:
- 13. Official Tel. No.(s): /..... 14. Year Employed:
- 15. Position 16. Net Take Home: GHs.....
- 17. Email Address: Personal Corporate

GUARANTOR'S DECLARATION:

I,..... understand that by endorsing this application, I share full responsibility with the Applicant for the repayment of this loan as agreed.

Guarantor's Signature.....

Date.....



REFEREES (Applicant to provide Names and Mobile Phone Numbers of Two (2) Acquaintances aside Spouse and/or Guarantor)

1. Full Name:..... Mobile Number:

2. Full Name:..... Mobile Number:

APPLICANT'S DECLARATION

I,, hereby declare that every information provided above is true and accurate *(Note: provision of inaccurate information can invalidate the loan request and, in some cases, may lead to prosecution).*

Applicant's Signature: **Date:**

WITNESS:

Full Name:

Address:

Signature: Date:

FINANCIAL SERVICES LTD.
(A FINANCE HOUSE)



FOR OFFICIAL USE ONLY

MONITORING COMMENTS

Existing Client ID:	Existing Guarantor ID:

CREDIT APPRAISAL

Customer Status [New / Existing]	
Period at Current Employment	
Amount Recommended	GHs
Facility Fee [..... %]	GHs
Repayment Period Recommended	
Monthly Installment Payment	GHs
Comments / Analysis	
Recommendation:	
Credit Officer:	Confirmed by

APPROVAL MANAGEMENT CREDIT COMMITTEE

Amount:

Recommended: Date:

Recommended: Date:

Approved: Date:

Approval (BCC): Date:

Expiry: