

UNSECURED PERSONAL LOAN APPLICATION FORM



BRANCH		DATE	DD / MM / YYYY
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PERSONAL DETAILS

Surname			
Gender	Female <input type="checkbox"/>	Male <input type="checkbox"/>	Marital Status: Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Widowed <input type="checkbox"/>
Nationality	Country of residence	Date of Birth	DD / MM / YYYY
Type of ID	National ID <input type="checkbox"/> Passport <input type="checkbox"/>	Expiry Date	DD / MM / YYYY
TIN No.			

CONTACT DETAILS

Mobile Phone No.		Please sign to confirm your mobile phone No. and email notifications	
Email(Personal)			
Other Phone No.		P.O Box No.	

RESIDENTIAL DETAILS

Current Residence	Rented <input type="checkbox"/>	Owned <input type="checkbox"/>	Parents home <input type="checkbox"/>	Provided by Company <input type="checkbox"/>	Other <input type="checkbox"/>
Duration of stay at current residence	Years:	Month(s)	District/City		
Division/Country	Zone/LC1	P.O Box No.			

EMPLOYEMENT DETAILS

Employment terms	Permanent <input type="checkbox"/>	Contract <input type="checkbox"/>	Period	Years:	
	Current	Previous			
Employer Name					
Designation					
Date of Joining	DD / MM / YYYY	Contract Expiry	DD / MM / YYYY		
Monthly gross income	Monthly Net Income				
Other Sources of income, specify type and nature of business					

LOAN DETAILS

Loan Type	Salary Loan <input type="checkbox"/>	Personal Secured <input type="checkbox"/>	Overdraft <input type="checkbox"/>
Loan Purpose			
Loan Amount	Type of security		
Loan Currency	Ugx <input type="checkbox"/>	USD <input type="checkbox"/>	EUR <input type="checkbox"/>
	Loan Tenor/Period	Month(s)	

LOAN BALANCES AT OTHER INSTITUTIONS

Loan Type	Salary Loan <input type="checkbox"/>	Personal Secured <input type="checkbox"/>	Overdraft <input type="checkbox"/>
Loan Balance			
Others Specify			
Loan Currency	Ugx <input type="checkbox"/>	USD <input type="checkbox"/>	EUR <input type="checkbox"/>
	Loan Tenor/Period	Month(s)	

By signing hereof, I irrevocably instruct Tropical Bank Ltd. to apply part of the approved facility to offset my loan with

Customer Name: _____ Signature: _____

APPLICANT	PHOTO	SPECIMEN SIGNATURE

Tropical Bank salary Account Number (to which the loan will be disbursed)

NEXT OF KIN(Must be a relative)

Names		Relationship	
Address		Telephone No.	
Names		Relationship	
Address		Telephone No.	

FOR BANK USE ONLY

Sales Person's Name		Sales person's code	
Manager's Name		Manager's signature	
Approvals	Names & Comment (if any)	Signature	Date/Stamp
Credit Analyst			
Credit Manager			
Head Credit			
ICC Member			

Checks	Names	Signature	Date/Stamp
Credit Administration			
Checks	Names	Signature	Date/Stamp
Booked by:			
Authorised by			

Credit Committee Decision	Approved <input type="checkbox"/>	Rejected <input type="checkbox"/>	Deferred <input type="checkbox"/>
Remarks			

TERMS AND CONDITIONS OF OFFER

By signing these Terms and Conditions:

You represent and warrant;

Capacity: that you have the power and all necessary authorization to enter into this agreement with the Bank and to comply with all obligations stipulated herein and all other Bank's terms and conditions.

Integrity: that all information (including any documents) you have given in connection with this application is correct, complete and not misleading. If this is not the case, you shall be personally liable. You must notify us if you become aware that any information you have given changes, is incorrect or misleading

Indemnity: that you agree to indemnify the Bank against any loss or expense which the Bank incurs as a result of any default in payment of this facility or recovery action taken in realization of this facility.

Payment on demand: that the Loan facility shall be repayable on demand. All payments in respect of the Loan facility shall first be applied towards any costs and expenses including administrative expenses pertaining to the facility or its recovery (payable by you) and then next to interest accrued. Payment towards principal shall be applied last.

You agree to the Bank:

Verification: verifying any of the information you have given or your credit standing from anyone we may consider appropriate (such as an authority or credit reference agency)

Disclosure: disclosing any credit information or and any other financial information to any legally authorized body, financial institution or authorized credit reference bureau or to its Lawyers or Auditors and disclosure to any such legally recognized person(s) made in good faith,

Contact: contacting you at the address(es), email address(es) and phone number(s) you have provided to us, to get and verify information in regarding to this facility as valid and binding communication and to give you information on other products and services that we may offer.

C) You further agree and acknowledge that the Bank;

Decline: may decline your application without giving any reason for doing so. In case the application is declined, there shall be no contractual relationship between you and the Bank.

Operational fees: has the right without prior notice to you, to debit your account with interest charges, arrangement fees, facility fees, prevailing bank charges, commission charges, default fees costs, expenses, insurance costs and other taxes and levies or amounts due or overdue in respect of any Loan facility(ies) and all other monies whatsoever due and owing from yourself to the Bank in connection with this granted facility or related exposures per the Bank's tariff,

Reduction: per its vetting process may reduce or re-structure your application and in such event that the amount we are able to extend to you is less than the amount requested, you agree that the Bank may proceed to disburse the approved amount after notice has been made to you per your contacts herein and no decline recorded.

Variation of terms: may vary or change the terms of the facility by giving you notice. You shall agree to the amended terms. Whilst agreement may be proved solely by notice to you, Supplementary documents reflecting such amendment or variation may be made as may be practical and you undertake to sign all documents as may be required to secure the granted facility.

Change in Pricing: may change its pricing and lending rate in line with the prevailing market conditions and, therefore the current pricing and applied interest rate is subject to change at the sole discretion of the Bank, and you are bound by such changes. Notification of any variation/change in interest shall be by way of a public notice in any Newspaper of wide circulation in Uganda or by notice at the Bank branches and or website, which mode shall be at the Bank's sole discretion. (Interest under the facility is computed daily and accrues on the basis of 360/365 days a year. It is charged periodically as may be appropriate)

Consolidation and Set off: reserves the right at any time and without notice to yourself to consolidate all or any of your accounts and liabilities or set-off, transfer any sums outstanding on one or more such accounts in or towards the satisfaction of any of the liabilities on any of your accounts whether such liabilities are actual or contingent, primary

or collateral, several or joint, or such accounts are held by yourself singly or jointly with any other persons and notwithstanding that the credit balances on such accounts and the liabilities on any other accounts may not be expressed in the same currency whereof the Bank shall have the right to effect any necessary conversions at its own prevailing exchange rate.

Insurance: that the loan shall be insured with at least one of the bank's listed insurance companies and all insurance premium costs shall be borne by the borrower.

The borrower's life shall be insured up to the acceptable maximum amount borrowed from the Bank for the period of the loan. This insurance is effected through the Bank's credit life insurance scheme, covering risks of death i.e. due to sickness /illness/accident; total permanent disability, temporary disability and critical sickness leading to inability to engage in income generating activities.

Bank Charges: may apply charges upfront or pre-disbursement for any relevant services provided to you as per our prevailing tariff guide in accordance with the Consumer Protection Guidelines issued by the regulator.

Suspension or Termination: may suspend or terminate your facility, service(s) or our relationship by giving you notice for whatsoever reason including but not limited to; where continuing to operate your facility may subject the Bank to reputational risk or where it constitutes breaches with regulatory requirements or where there has been material breach in servicing the facility.

Assignment: may assign or transfer all or in part its rights, benefits and obligations under this agreement or granted facility to any other person who shall take on the same rights against you as the Bank. It shall not be necessary for you to execute any documents to give effect to the assignment or transfer.

Security: May as it deem fit require you to furnish security for your borrowing in such form as it finds acceptable.

D) You;

Employer/standing order: understand and agree that the facility shall be granted on the basis of your salary slip/accounts or statements of revenue where- of you expressly hereby authorize your employer or benefactor to deal directly with the Bank and any of its service providers particularly to withhold salary or other such employment benefits or payments due to you and remit them to the Bank. Your consent may be read together with the MOU with your Employer and the Bank and or letter of undertaking from the Employer.

Customer Consent

By providing your NIN to the Bank, you expressly consent to its use as stipulated in these Terms and in accordance with the Regulations, 2015. The Bank shall use the NIN for identity verification, customer due diligence, fraud prevention, risk management, and any other legally permitted purpose.

Purpose of NIN Usage

The Bank shall use the NIN for the following purposes:

- Customer identification and verification in accordance with regulatory requirements.
- Compliance with Know Your Customer (KYC) obligations at account opening and loan application
- Fraud prevention, detection, and mitigation.
- Risk management and security enhancement.
- Reporting and compliance with government authorities where required by law.

Data Protection and Confidentiality

The Bank is committed to ensuring the confidentiality, security, and integrity of customers' NIN data. The Bank shall:

- Store and process the NIN in compliance with applicable data protection laws and regulations.
- Restrict access to authorized personnel only.
- Not disclose or share the NIN with third parties, except as required by law or with the customer's explicit consent.

Customer Responsibilities

Customers are responsible for:

- Providing accurate and valid NIN information.
- Promptly updating the Bank in case of any changes to their NIN details.
- Ensuring that their NIN is not used fraudulently or by unauthorized persons.

Regulatory Compliance

The Bank shall process and utilize the NIN strictly in compliance with the Regulations, 2015, and any other applicable regulatory directives.

The Bank shall not be liable for any loss, damage, or claims arising from:

- a) The customer providing incorrect or fraudulent NIN information.
- b) Unauthorized access or use of NIN resulting from circumstances beyond the Bank's control.
- c) Any regulatory changes affecting the process

Bank shall not be liable for any data breaches or security breaches arising from Telecom companies reassigning the phone number that had initially been provided by the customer for whatever reason.

Credit Reference Bureau consent:

WHEREAS the Central Bank of Uganda hereinafter referred to as BOU appointed, The Credit Reference Bureau hereinafter referred to as the Bureau to collect and maintain data regarding borrower from all Financial Institutions regulated by BOU.

AND

WHEREAS Tropical Bank Limited hereinafter referred to as Tropical Bank Limited is a Financial Institution regulated under the Financial Institutions Act and has entered into an agreement for data collection and maintenance with the Bureau; IT IS HEREBY AGREED AS FOLLOWS:

For purposes of Tropical Bank Limited performing its statutory assessment of its customer's credit worthiness by cross checking my/our credit status with the Credit Reference Bureau, established under the Financial Institutions Act No. 2 of 2004, I hereby consent that;

- a) Tropical Bank Limited may receive, share, or exchange with the Bureau any relevant financial information/data about me/us supplied to it by any financial institution.
- b) Tropical Bank Limited may issue any reports whether positive or negative regarding my/our economic, financial, and commercial obligations and confidential information contained therein to the Bureau.
- c) Tropical Bank Limited may collect my/our personal information including fingerprints, photographs, name and contact details and any other identifying information, which I/We undertake to avail whenever required, and thereafter forward the same to the Bureau.
- d) Tropical Bank Limited may issue a card with all or any of the information in(c) above to be used to link the credit profiles and financial

information kept by the Bureau to me/us for Tropical Bank Limited, the Bureau or any other financial or authorized institution with a compatible card reading device to verify my/our identity and credit record. I/We have been duly advised and I am/we are fully aware of my/our right to lodge a complaint regarding, or challenge any information disclosed to or by the Bureau.

Cooling off: may terminate this Agreement within ten working days (Saturday, Sunday and public holidays excluded) by written notice to the Bank, subject to you repaying of the all-outstanding facility sum(s) including accrued interest and other administrative fee or charge for costs incurred by the Bank (which shall not exceed 5%) in you seeking the facility.

Redemption: may at any time exercise your right of pay off or redemption (for full, partial redemption) by making available as applicable the outstanding loan sums (principal, interest,, costs, charges) instructing the Bank in writing to effect such redemption, at the applicable fee per the prevailing bank's tariff (guide displayed in the Bank premises and website).

Events of default: agree that you will continue to service your loan even in the unfortunate event that you lose your job. Also agree that any act or omission by you or others that frustrates or may potentially frustrate the facility shall be deemed as an event of default and gives right to the Bank to demand immediate payment of your facility. This may include (but is not limited to) failure to service or pay by you or any of your associates one or any part of an installment under the granted facility, cessation of employment, closure of the borrower's servicing account for the facility or transferring of the Account to another financial institution, failure to comply with any obligations hereunder etcetera.

Indemnity: hereby agree to indemnify the Bank against any loss or expense which the Bank incurs as a result of any default in payment of this facility or recovery action taken in realization of this facility.

Annexes: agree that the Annexes, Schedules and other attachments identified in these terms are incorporated herein by reference and shall form part of and be read together herewith. The final approved amount together with the approved loan schedule will be communicated on the shared email.

Full comprehension: Acknowledge our full terms and conditions and any applicable documents referred to which are also available at any of our branches or on our website at www.trobank.com and you agree to be bound by them.

APPLICANT'S CONSENT: I confirm that I have read and understood the above terms and conditions of the Loan facility and the same have been explained to me by an Advocate in a language well understood by myself and I hereby consent to them.

PEP STATUS CONFIRMATION

Please confirm if you personally hold or you are directly related to a person (a family member or close business associate) who holds; a Senior government office (Minister-President), a Senior elective political office (LC Mayors (LCV level), Chairperson and Member of Parliament), A senior Public Service Office (Heads & Deputy head of a Mission, Chief Administrative Officer and Permanent Secretary), a Director (executive & Non-Executive) in any state-owned corporation, Directors of International Agencies, Member of the National Executive Committee of any political party, Senior Judicial Officers (Judges and Registrars of the High Court and above) or Senior Military Official (Major - Field Marshal), Senior Police Officers (Assistant commissioner of Police - Inspector General of Police), Senior Prisons Officers (Commissioners and Directors), Cultural leaders (King, Queen and Prime Minister), Family members include; spouse and children.

Yes No (If yes please fill in the Politically Exposed Persons (PEP) Form)

Applicant Name	Signature	Date