

Complete this Application Form to apply for a Housing or Asset Loan and submit together with the requirement at your nearest branch or for more information visit your local BSP branch or our website: <https://www.bsp.com.vu>

Purchase Price	VT	Own Contribution/Equity	VT	Purchase price less equity	VT	CIF Number: <i>For office use only</i>
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Repayment Offered:	VT	Frequency	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
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Purpose of Loan	<input type="checkbox"/> Outright Purchase (Land & House Package)	<input type="checkbox"/> Refinance
	<input type="checkbox"/> Renovation /Maintenance	<input type="checkbox"/> Other: _____
	<input type="checkbox"/> Purchase and Construction (Vacant Land + House)	

PERSONAL DETAILS

First Name:	Middle Name:	Surname:
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Date of Birth DD/MM/YY	Gender: <input type="checkbox"/> M <input type="checkbox"/> F	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
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Ages of Children: Child1___ Child 2___ Child 3___ Child 4___	Telephone or Mobile Number:	Email address:
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Country of Residence:	Country of Citizenship:
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Current Residential Address: (Complete Below)	Nearest Living Relative (not living with you)	Guarantor Details (Optional)
Area: _____ Lot: _____	Name: _____	Name: _____
Street Name: _____	Relation: _____	Relation: _____
Date you moved there: DD/MM/YY	Area: _____ Lot: _____	Area: ___ Lot: ___ Street Name: _____
<input type="checkbox"/> Self <input type="checkbox"/> Provided by Employer <input type="checkbox"/> Relatives <input type="checkbox"/> Rental Property	Street Name: _____	Bank: _____
Landlord Name: _____	Work Address: _____	Account Number: _____
Landlord Address: _____	Telephone/Mobile: _____	Telephone/Mobile: _____
	Telephone/Mobile: _____	Email address: _____

Previous Residence: Area/Lot/Street: *(Do not complete if you have lived in your current residence for 2 years or more)*

Area: _____ Lot: _____ Street Name: _____ Period at residence: Years ___ Months ___

If Joint Borrowing; **Joint Applicant Full Name:** _____ **Date of Birth:** DD/MM/YY

EMPLOYMENT DETAILS	Applicant	Joint Applicant
Employer:		
Occupation:		
Date Commenced:		
Employer Address:		
Work Telephone & Mobile:		
Work Email Address:		
Previous Employer:		
Years at Previous Employer:		

CREDIT HISTORY DECLARATION

Have you ever been declared bankrupt or had any judgment or legal proceedings entered or taken against you? *Yes No

*Provide Details: _____

Have you missed two or more repayments on your current or previous BSP or other Bank loan? *Yes No

*Provide explanation letter to BSP

STATEMENT OF POSITION**A. Assets – What you own**

House	Section:	Lot:	VT
Vehicle	Make:	Model:	Year: Registration #:
Furniture, White Goods			VT
Superannuation/Savings/Personal Items			VT
Other Assets			VT
BSP Account	Primary Account:	Other:	VT
Total Assets			VT

B. Liabilities – What you owe

BSP Personal/Home Loan		VT
Loans: Other Lenders		VT
Other debts, hire purchase etc.		VT
Rates/Taxes/Overdraft Facility		VT
Total Liabilities		VT
Total Assets - Total Liabilities		VT

C. Monthly Income

Gross Salary (Before Tax)	<i>Provide 3 Current Pay slips or evidence of income if self-employed</i>	VT
Other Income <i>(Provide Details)</i>		VT
		VT
		VT
Total Monthly Income		VT

Monthly Expenses

Home Loan		VT
Other Loan		VT
Motor Vehicle Costs		VT
Rent		VT
Utilities		VT
Outgoings (Insurance, rates and taxes)		VT
Other Expenses		VT
General Living Expenses		VT
Total Monthly Expenses		VT
Total Monthly Income - Total Monthly Expense		VT

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Total Monthly Expenses		VT
Total Monthly Income - Total Monthly Expense		VT

General Requirements for Housing Loan

1. Fully completed Housing Loan Application Form
2. Provide 3x current payslips
3. Current Confirmation Letter (3 months old) or signed copy of the Employment Contract (if any)
4. Provide 2x Valid ID (Passport, Driver's License, Superannuation ID)
5. Provide signed Sale and Purchase Agreement
7. Copy of the Title Deed from Vendor/Seller
8. Provide Evidence of equity contribution
9. Provide 6-12 months statements statement from external debts from other banks, lenders financial institutions or advance from employer
10. If bank with other Banks, please provide your bank statement for the last 6 months
11. Provide Statuary Declaration if name on ID's differs
12. Provide Valuation of Property as is basis.
13. Provide Engineers Certificate of property to be purchased
13. Ensure all fees related to the property has been met with receipts provided (Land rent, Property Tax, land lease ext..)

Additional requirements for Purchase of Vacant Land for New Building Construction

1. Provide Certified of Building Plan
2. Engagement of Certified Contractor with provisions of Builders Insurance Policy Covering;
 - a. Workers compensation insurance
 - b. Contractors all risk insurance - with Bank name included
 - c. Public Liability Insurance
 - d. Insurance must be acceptable to the Bank
3. Copy of quotation, scope of work and construction schedule to quantify funding requirements
4. Property must be located on a state lease land with title issued
5. Provide as if completed Valuation with BSP as interested Party

PERSONAL FINANCIAL AND CREDIT INFORMATION

The undersigned authorises BSP Financial Group Limited

(1) To obtain and disclose your personal information to: (1.1) other organisations to help us to assess financial risk or to recover debt; (1.2) credit reference agencies; (1.3) other members of the BSP Financial Group Limited including BSP advisers, consultants or service providers, any of the banks subsidiaries, branches, head office or representatives; (1.4) any authority, regulator or government agency in any jurisdiction as the Bank may in its absolute discretion consider appropriate, necessary or advisable; (1.5) other organisations to assist us in compliance obligations in respect of sanctions, anti- moneys laundering, counter-terrorism financing and proceeds of crime; (1.6) the United States Internal Revenue Service to assist us in compliance with our obligations under our arrangements regarding the Foreign Account Tax Compliance Act ("FATCA").

The details completed are true and accurate:

Applicant Signature:

Date: DD/MM/YY

Joint Applicant Signature:

Date: DD/MM/YY

BANK USE ONLY: Branch Officer Name:

Signature:

Date Received: DD/MM/YY