



Business Credit Application

Please complete this application and return it together with the information requested below to your nearest NDB Branch.

If you already have a relationship with NDB you may not have to complete all sections. Please contact your NDB Branch Manager to confirm.

Completion of this form does not guarantee approval of your credit application. You should complete all sections of the application to provide the information we will require to undertake our assessment.

Please attach the following documents

Please attach signed copies of the following documents for all application, directors, proprietors and guarantors (as applicable):

- * Last 3 years signed balance sheets and profit & loss statements
- * Signed personal statement of financial position
- * Last 3 years personal tax returns or group certificates

If you have been operating in your industry for less than 3 years or if your total NDB business loans (including this application) exceed K50,000, please also include copies of your:

- * Cash flow forecast for the next 12 months with detailed assumptions
- * Business plan
- * Industry quality certification or award (if applicable)

Other documentation

Last 12 months bank statements should be attached.

Copies of any asset valuations (please attach to page 1,5) and insurance certificates.

Certificate of Incorporation for a company (including Memorandum and Articles of Association) or Registration of Business Name for a firm.

Copies of trust deeds if borrower or guarantors operate as a trust.

Borrower Applicant details

Borrowers full name

Ltd Trust Sole Proprietor Partnership Other

Business type Business Phone

Trading address Business fax

Postcode

Business details

Briefly describe your business

Year commenced trading

Number of legal entities in group

Number of employees

How long have you been with your current bank?

Bank

Branch

Who are the shareholders/beneficiaries?

Name	Owned	Position
1	%	
2	%	
3	%	
4	%	
5	%	

Does your business currently

import/export?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Comment <input type="checkbox"/>	<input style="width: 100%;" type="text"/>
hold life/business insurance?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Comment <input type="checkbox"/>	<input style="width: 100%;" type="text"/>
have any other financial service?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Comment <input type="checkbox"/>	<input style="width: 100%;" type="text"/>
are you registered for VAT?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Comment <input type="checkbox"/>	<input style="width: 100%;" type="text"/>
VAT Number?	No <input type="checkbox"/>	Yes <input type="checkbox"/>	Comment <input type="checkbox"/>	<input style="width: 100%;" type="text"/>

Loan details



Business Credit Application

New NDB business loans/limits required (include loans to be refinanced by NDB)

Loan/Limit purpose (*working capital, investment, expansion, other*)

1	
2	
3	
4	

Loan term

(*months and/or years*)

Loan/limit amount

request

K
K
K
K

Do you have a requirement for Equipment Financing for office equipment, plant or motor vehicles etc.

No Yes Office Equipment Plant Motor Vehicles

Total new NDB business loans/limits requested

\$

Existing Non-NDB business loan/limit details (exclude loans to be refinanced by NDB, but include all other existing non-NDB business loans/limits)

Loan/Limit purpose	Rate	Remaining term	Finance provider	Loan/limit amount
1				K
2				K
3				K
4				K

Do you have a requirement for Equipment Financing for office equipment, plant or motor vehicles etc.?

No Yes Office Equip Plant Motor Vehicles

Total existing non-NDB business loans/limits

K

Please summarise any non-NDB personal consumer loans/limits held by proprietors/directors/guarantor (excluding credit cards)

Borrower(s) name(s)	Loan type			Rate	Remaining term	Finance provider	Loan/limit amount
	Home	Personal	Other				
1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%			K
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%			K
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%			K
4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%			K

Security details

Security to be offered in support of this business application (include security to be offered in respect of loans to be refinanced by NDB)

Details of security (*eg. mortgage over property at.....*)

1	
2	
3	
4	

Property Details attached Insurance Held? attached?

Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
Yes <input type="checkbox"/>	Yes <input type="checkbox"/>

Security held by other finance providers in support of existing non-NDB business loans listed above

(*exclude security to be offered in respect of loans to be refinanced by NDB*)

Details of security (*eg mortgage over property at.....*)

2	
3	
4	

Estimated value

K
K
K

Valuation held (Year)

Security held by (*name*)

Does security held by other finance providers also secure non-NDB personal/consumer loans?

Yes No