



# PERSONAL LOAN APPLICATION / AGREEMENT

Branch Date The Manager,  
Hatton National Bank PLC,

For Bank Use Only	
Loan Reference No.	<input type="text"/>
CIF No.	<input type="text"/>

I/We apply for accommodation by way of a loan of a sum of rupees

Rs.  repayable in 12/24/36/48/60/  months

Purpose

Please select:

<b>Loan Type</b>	<b>Interest Rate</b>	<b>Monthly Repayment Date</b>
New Loan <input type="checkbox"/>	Fixed Rate from <input type="text"/> to <input type="text"/>	<input type="text"/>
Existing loan top up <input type="checkbox"/>	Variable rate from <input type="text"/> to <input type="text"/>	<b>Mode of payment</b>
Additional loan <input type="checkbox"/>		<input type="checkbox"/> Remit salary to HNB
Existing customer Yes <input type="checkbox"/>	Account No. <input type="text"/>	<input type="checkbox"/> Set up a standing instruction
No <input type="checkbox"/>		<input type="checkbox"/> Instalment remittance by employer

Fill in block letters \* All fields are mandatory

## PERSONAL DETAILS (PRIMARY APPLICANT)

Name in full: Mr  Mrs  Miss  Other

Preferred Name:

Permanent Address

Correspondence Address (If different form above)

Duration of stay at present address:  Years  Months

NIC No.

D/L No.

Date of birth

P/P No.

Nationality

Gender  Male  Female

Marital Status  Single  Married  Widowed  Divorced

Number of dependants  (including spouse if married)

Is the spouse employed  Yes  No

Education  Primary  Secondary  Diploma/Certificate  
 Graduate  Post Graduate  Professional  
 Other (Please specify)

Details of Home  Owned or mortgaged  Rented/Leased Company  
 Owned and not mortgaged  Owned by spouse  
 Living with parents

Ownership of 1st vehicle  Own  Company  Rented/Leased

Type of vehicle  Car  Van  Jeep/SUV  Double Cab  Lorry  
 3-wheeler  Crew Cab  Others

Ownership of 2nd vehicle  Own  Company  Rented/Leased

Are you a tax payer?  Yes  No

Have you had any judgments, with or legal proceedings against you?  Yes  No

## CONTACT DETAILS

Telephone Home

Office

Mobile

E-mail

## PERSONAL DETAILS (JOINT APPLICANT-SPOUSE ONLY)

Name in full: Mr  Mrs  Miss  Other

Preferred Name:

Permanent Address

Correspondence Address (If different form above)

Duration of stay at present address:  Years  Months

NIC No.

D/L No.

Date of birth

P/P No.

Nationality

Gender  Male  Female

Marital Status  Single  Married  Widowed  Divorced

Number of dependants

Is the spouse employed  Yes  No

Education  Primary  Secondary  Diploma/Certificate  
 Graduate  Post Graduate  Professional  
 Other (Please specify)

Details of Home  Owned or mortgaged  Rented/Leased Company  
 Owned and not mortgaged  Owned by spouse  
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Ownership of 1st vehicle  Own  Company  Rented/Leased

Type of vehicle  Car  Van  Jeep/SUV  Double Cab  Lorry  
 3-wheeler  Crew Cab  Others

Ownership of 2nd vehicle  Own  Company  Rented/Leased

Are you a tax payer?  Yes  No

Have you had any judgments, with or legal proceedings against you?  Yes  No

## CONTACT DETAILS

Telephone Home

Office

Mobile

E-mail

**DETAILS OF A RELATIVE NOT LIVING WITH YOU**

Name

Address

Telephone Home   
Office   
Mobile

E-mail

Relationship

Name of Employer

**EMPLOYMENT DETAILS (PRIMARY APPLICANT)**

Category – Salaried  
 Contract / Casual  Clerical  Skilled / Technical  Supervisory  
 Executive / Middle Management  Senior / Corporate Management  
 Director  Consultant  Professional

Category Self - employed  
 Proprietor  Partner  Professional  Freelance  Other

Designation

Name and address of employer

Employer's telephone number

Employment status  Permanent  Contract

Confirmed in employment  Yes  No

Length of service at current employment

If current employment is less than one year:  
 Previous employer

Address

Total length of service at current & previous employer / s (in months)

**MONTHLY INCOME – PLEASE ATTACH RELEVANT DOCUMENTS**

Basic salary

Fixed allowances

Other allowances

Other income

Joint income (if applicable)

Total

**MONTHLY EXPENSES**

Household expenses

Rent

Insurance premiums

Other expenses

Total

**BANK ACCOUNTS**

Name of Bank	Branch	Account No.	Account type	A/C since

**BANK BORROWINGS**

Type	Bank	Amount / Limit	Loan instalment / Card since	Present outstanding

Are you an HNB card holder?  Yes  No

**SECURITY DETAILS**

Security Offered Property  Vehicle  Shares / Bonds  Cash  Personal Guarantee  Other

**DETAILS OF A RELATIVE NOT LIVING WITH YOU**

Name

Address

Telephone Home   
Office   
Mobile

E-mail

Relationship

Name of Employer

**EMPLOYMENT DETAILS (JOINT APPLICANT)**

Category – Salaried  
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**MONTHLY EXPENSES**

Household expenses

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Insurance premiums

Other expenses

Total

**BANK ACCOUNTS**

Name of Bank	Branch	Account No.	Account type	A/C since

**BANK BORROWINGS**

Type	Bank	Amount / Limit	Loan instalment / Card since	Present outstanding

Are you an HNB card holder?  Yes  No

**ASSETS DETAILS**

Details of the assets owned by the Applicant/s  
Property

Name of Owner	Location of Property	Extent	Market Value	Mortgaged Yes / No

**Vehicle**

Name of Owner	Make & Model	Registration No.	Market Value	Mortgaged Leased / Hired

**Shares / Bonds**

Name of Company	No. of Shares	PAR Value	Market Value	Shareholder's Name

**REQUIREMENT FOR PRE APPROVED CREDIT CARD/S**

Primary Applicant Yes  No  Joint Applicant Yes  No

**DOCUMENTS TO BE SUBMITTED WITH THE APPLICATION**

Copy of NIC / Driving License  Letter from employer confirming salary details and employment  Financial Reports - Business Borrowers   
 Salary slip certified by the employer  Last three months bank statements  Standing order confirmation   
 Billing proof (optional)  Salary assignment letter

Please complete this application in full. Insufficient information may cause delay in processing your application. To expedite the processing, please attach the above documentary evidence.

**TERMS AND CONDITIONS**

I/We agree to strictly abide by the following terms and conditions:

**1. PRE-EFFECTIVE CONDITIONS**

- i. This Application/Agreement shall not be (a) effective & enforceable in a court of law and (b) form any obligation on the part of Hatton National Bank PLC ("the Bank" or "HNB") to grant the facility requested hereunder ("Loan") until such time.
- (aa) the bank evaluates my/our financial condition and/or credit standing as per the prevailing banking practices and the Bank is satisfied with the same; and  
 (bb) I/we meet regulatory and legal requirements to the satisfaction of the Bank.

**2. PRE-DISBURSEMENT CONDITIONS**

- i. The Loan shall be available for my/our utilization upon the relevant security documents as prescribed by the Bank which I/we have agreed to provide has been executed and such other documents are required by the Bank in its absolute discretion to be executed and returned to the Bank.

**3. SPECIAL CONDITIONS**

- i. I/We request the Bank to grant the Loan and I/We agree to accept the loan for an amount less than the amount applied for by me/us and if the Bank is unable to grant the full amount applied by me/us due to any reason whatsoever. In such an event such a Loan of a lesser amount shall also be governed by the terms and conditions contained herein, without the need for any further request of confirmation from or acknowledgment by me/us.
- ii. The proceeds of the said Loan shall be credited to any account maintained by me/us at the Bank or any of its branches. I/We agree to open at least one current or savings account with the Bank for this purpose and to maintain such account/s subject to the rules applicable to such accounts, and to ensure that sufficient funds are available in such accounts for the smooth recovery of the monthly equated installment until such time the Loan and interest and other monies payable thereon are paid and settled in full.
- iii. I/We agreed that the credit of Loan proceeds to my/our designated account aforesaid constitutes the receipt of funds by me/us whether or not I/We signs a separate receipt and the date of disbursement of funds to my/our designated account aforesaid shall be the date of receipt of such Loan proceeds by me/us.
- iv. I/We irrevocably undertake to remit my/our net salary professional/trade/ business income continuously through the designated account during the tenure of the Loan. (if my/our salary is usually routing through an HNB account).
- v. I/We agree to place a Standing Order to remit the Loan installment from my/our salaried account to the Loan recovery account of HNB prior to disbursement of the Loan and I/We irrevocably undertake not to withdraw/revoke/amend the said standing order without the prior written consent of the Bank until this Loan is settled in full. (if my/our salary usually routing through an HNB account)
- vi. I/We agree to provide a Declaration of Personal Assets under affidavit as directed by the Bank and Loan protection cover prior to disbursement of the Loan and such other documents as may be required by the Bank.
- vii. I/We do hereby irrevocably undertake that so long as I am/we are in the employment of another person or entity of whatever nature I/we shall ensure that the salary and all other payments due to me/us from my/our employer/s is/are remitted to my/our account maintained with the Bank and for that purpose I/we hereby specifically undertake to give and execute a Letter of Undertaking or another document that my/our said employer/s may require. I/we further irrevocably undertake that the instruction given to my/our employer to remit my/our salary/Loan installment will not be withdrawn until this Loan is settled in full.
- viii. I/We understand and agree that if I/we have indicated that this Loan is for settlement (in full or part) of a financial facility, I/we have obtained from another Financial Institution the Bank may at its sole discretion debit my/our account/s and pay such Institution in settlement of my/our existing liability based on a confirmation received from such Institution. I/we hereby agree to indemnify and keep indemnified the Bank against any claims or losses that may arise as a result of the Bank acting in pursuance of my/our instructions.
- ix. If I/We, am/are in default of repayment of monies due to the Bank and/or otherwise am/are required to settle monies due to the Bank, I/We upon demand by the Bank in writing am/are obliged to pay monies due to the Bank at Head Oce of the Bank at n. 479, T. B. Jayah Mawatha, Colombo 10.
- x. I/We agree that I/we can return the loan to the bank within 7 working days from the date of Letter of Confirmation, provided that no part of funds has been utilized by me /us and if I /We wish to foreclose the loan, in such cases, no foreclosure charges would be applicable. Further I/We agree that any processing charges applicable on the loan amount, will not be refunded.

**4. GENERAL CONDITIONS**

- i. I/We agree that the Loan at all times shall be utilized only for the approved purpose and I/We are aware that, in the event of non-compliance of this requirement, the Bank has the right to recall/cancel the Loan without prior notification.
- ii. I/We are aware that the Loan should be utilized within the time determined by the Bank, failing which the terms and conditions contained herein will lapse and the Bank has the right to levy a commitment fee determined by the Bank on the unutilized component.
- iii. The Bank shall have the right to review the approved Loan from time to time and withdraw/cancel or recall the same or vary the terms and conditions relating thereto at any time in its sole and absolute discretion without prior notice to me/us.
- iv. Interest/commission shall be paid monthly at a rate to be determined by the Bank. I/we fully accept the monthly installment amount, the rate of interest/commission, and the repayment period given in the Letter of Confirmation, to be sent by the Bank subject to and without prejudice to the Bank's right to vary such monthly installment amount, interest rate/commission charge, and the repayment period. It is specifically agreed that the Bank may at its discretion increase or decrease the applicable rate of interest/commission depending on market conditions, the monthly installment amount, and the repayment period. If the installments in repayment of principal and/or interest/commission on the Loan is not paid by me/us on the due dates the Bank shall be entitled to charge interest/commission at a higher rate than the rate normally applicable. All Government Levies and Taxes payable on Loan from time to time shall be debited to my/our account when they become due.
- v. Apart from the above-mentioned interest rates and commission charges, the bank charges applicable to Loan and ancillary services provided in the normal course of banking business will also be debited to my/our account.
- vi. Subject to the operation of clauses 4 (iii) and 4 (iv) above, I/we shall repay the Loan at the monthly installment amount set out in the aforesaid Letter of Confirmation. The first installment and/or interest payment shall be made on the date mentioned in the said Letter of Confirmation, with subsequent repayments being made on the corresponding date of every succeeding month. I/We agree that if my/our choice of the repayment date will result in the first repayment being made on a date less than one month from the date of disbursement, the Bank may at its discretion charge interest only and not recover capital for the period from the date of disbursement to the date of the first repayment.
- vii. In the event of the failure to repay the monthly instalment/s amount/s together with the amount of interest on the said instalment/s on the date mentioned in the Letter of Confirmation I/We hereby irrevocably authorize the Bank without any notice to me/us to debit any of the current, savings, or fixed deposit account/s maintained by me/us at the Bank at the sole discretion of the Bank with all amounts payable under or in respect of the Loan even to the extent of creating an overdraft or increasing an existing overdraft limit.
- viii. In any case where any other loan/s and/or credit facility/ies has/have been or is/are granted to me/us by the Bank, and the default is made in the repayment of principal or interest due upon any such loan/s and/or credit facility/ies, the repayment of the approved Loan shall be deemed to be in default even though in fact default may not have been made.

