

HOUSING FINANCE COMPANY LTD (HFC)
HOME IMPROVEMENT SCHEME APPLICATION FORM
HOME IMPROVEMENT LOAN (HIL) & COMPLETE RE-ROOFING LOAN

Normal HIL	☐	Normal Re-Roofing Loan	☐
Pensioners' HIL	☐	Pensioners' Re-Roofing Loan	☐
Home Carers HIL	☐	Home Carers Re-Roofing Loan	☐
Permanent Invalidity & Disability HIL	☐	Permanent Invalidity & Disability Re-Roofing Loan	☐

PART A *To be completed by Applicant*

1. PERSONAL DETAILS

Applicant Full Name

N.I.N.

Age

Marital Status:

Married

Single

Other

Dependant (s)

Age

Contact Number (s):

Office:

Mobile:

District:

Email:

Postal Address:

HFC Customer Number (To be inserted by HFC Loans Officer)

To be completed by Co-Applicant (Where Applicable)

Co-Applicant Full Name

N.I.N.

Age

Marital Status:

Married

Single

Other

Dependant (s)

Age

Contact Number (s):

Office:

Mobile:

District:

Email:

Postal Address:

HFC Customer Number (To be inserted by HFC Loans Officer)

Purpose of Loan:

Loan Amount Applied:

Applicant Signature:

Co-Applicant Signature:

Date:

PART B *To be completed at Housing Finance Company Ltd. (HFC)*

2. EMPLOYMENT DETAILS (WHERE APPLICABLE)

(1) Employed **Self Employed** **Other**

(2) **Employed** **Self Employed** **Other**

Employer's / Business Name and Address

Job Title / Nature of Business:

Applicant	
------------------	--

Co-Applicant	
---------------------	--

Number of years in present position:

Applicant	
------------------	--

Co-Applicant	
---------------------	--

Duration in Employment / Business:

Applicant	
------------------	--

Co-Applicant	
---------------------	--

If self-employed, provide full details of business and attach latest financial statements / audited accounts.

3. INCOME AND EXPENDITURE

(a) MONTHLY INCOME DETAILS (Attach copies of latest payslips)

MONTHLY NET INCOME SHOULD NOT EXCEED SCR20,000.00 (Not Applicable to Pensioners Loan)

Applicant Monthly Income / Gross Salary

Co-Applicant Monthly Income / Gross Salary

Other Income

Total Net Income

A

(b) MONTHLY EXPENDITURES

Loan Payments

Insurance

Rent

Other (Specify)

Total Expenditure

B

Net Surplus (A - B)

4. BANK DETAILS

Name of Bank(s)

Account Number(s)

Latest Balance

5. LOAN DETAILS

Loan Amount

Repayment Term

Interest Rate

Monthly Repayment (SR)

Mode of Repayment:

Salary Deduction

Standing Order

From Bank Account

6. PROPERTY DETAILS

Title No.

Location

Status of Ownership:

House Owner:

YES

NO

Land Owner:

YES

NO

If YES, attach legal documents of ownership

If NO, attach legal documents / permission from property owner

Authorization from House/Property Owner

I/We, the undersigned, Legal Owner / Proxy of Property no. _____

situated at _____ do hereby authorise _____

_____ to undertake construction / repair works and maintenance / blasting of rocks / lopping

of trees, cutting down of terrace, on my/our above-stated property. _____

Name of Owner(s): _____ Signature(s): _____

Date: _____

Counter-signed By:

Applicant: _____

Co-Applicant: _____

Date: _____

I/We hereby certify that the information contained in this application is correct and it provides a full and complete picture of my/our financial position. You are hereby authorized to obtain any confirmation you may require about the information disclosed in this application from my/our employer(s), banker(s) or other, in order to consider this application.

I/We understand that the Housing Finance Company Ltd (HFC) will charge me/us a Processing Fee and Visit Fee, which is payable prior to the approval of the loan. I/We also understand that these fees are non-refundable should we decide to cancel the loan at any time during the processing.

Applicant Signature: _____ Co-Applicant Signature: _____

Date: _____

PART C To be completed at Housing Finance Company Ltd. (HFC)

7. GUARANTOR'S DETAILS AND DECLARATION

Full Name

N.I.N.

Age

Contact Number (s):

Office:

Mobile:

District:

Postal Address:

(a) EMPLOYMENT DETAILS

Employed

Self Employed

Other

Employer's / Business Name and Address

Job Title / Nature of Business:

Number of years in present position:

Duration in Employment / Business:

(b) MONTHLY INCOME DETAILS

Monthly Income / Gross Salary

Net Income

A

(c) MONTHLY EXPENDITURES

Loan Payments

Rent

Insurance

Other

Total Expenditure

B

Net Surplus (A - B)

Monthly Repayment In Case of Applicant's Default:

(d) BANK DETAILS

Name of Bank(s) _____ **Account Number(s)** _____

I hereby voluntarily bind myself jointly and without benefit of discussion and without the Housing Finance Company Ltd (HFC) having to realise from the Borrower(s), and HFC shall at its option elect me to be demanded for the repayment of the loan.

Guarantor's Signature _____ **Date** _____

POLITICALLY EXPOSED PERSON (PEP) SELF-DECLARATION FORM

1 Are you currently holding or have held one of the positions listed below in the previous 3 years either in Seychelles, or any other country, or for an international body or organisation?

<u>POSITIONS</u>	<u>Applicant</u>		<u>Guarantor</u>		<u>Co-applicant</u>	
	Yes	No	Yes	No	Yes	No
(a) Heads of State / Government	Yes	No	Yes	No	Yes	No
(b) Minister	Yes	No	Yes	No	Yes	No
(c) Senior Politician	Yes	No	Yes	No	Yes	No
(d) Ambassador / Chargés D'affaires;	Yes	No	Yes	No	Yes	No
(e) Honorary Consul	Yes	No	Yes	No	Yes	No
(f) Senior Government Official	Yes	No	Yes	No	Yes	No
(g) Judiciary Official	Yes	No	Yes	No	Yes	No
(h) Member of the Board of Central Bank of Seychelles	Yes	No	Yes	No	Yes	No
(i) Member of the Board of State-Owned Corporations	Yes	No	Yes	No	Yes	No
(j) Influential Political Party Official	Yes	No	Yes	No	Yes	No
(k) High Ranking Officer in the Armed Forces	Yes	No	Yes	No	Yes	No

If you have responded "Yes" to the above, please complete the below information.

Details of the position and the period held in the position.

Applicant: _____

Guarantor: _____

Co-applicant: _____

2 Is your spouse / partner (i.e. equivalent to a spouse under your national law), children and their spouses / partners, parents or siblings) holding or have held one of the positions listed above in the previous 3 years?

If you have responded "Yes" to the above, please complete the below information.

Details of the position and member of your family holding the position.

Applicant: _____

Guarantor: _____

Co-applicant: _____

3 Are you in a business partnership with a person or holding a business entity on behalf of a person who is holding or have held one of the positions listed above in the previous 3 years?

If you have responded "Yes" to the above, please complete the below information.

Please list the name(s) of the business and the person(s) involved.

Applicant: _____

Guarantor: _____

Co-applicant: _____

I hereby certify that the information contained in this self-declaration form is correct and I undertake to promptly notify the Housing Finance Company Ltd (HFC) of any changes in the information provided.

Name of Applicant _____

Signature _____

Name of Guarantor _____

Signature _____

Name of Co-applicant _____

Signature _____

PART D *To be completed by Loans Division Housing Finance Company Ltd. (HFC)*

Remarks / Recommendations

HFC OFFICER:

Name	
Designation	
Signature	
Date	