



HOME LOAN APPLICATION

Date

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The Manager,
Hatton National Bank PLC,

Branch

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For Bank Use Only

Loan Account No.

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CIF No.

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PERSONAL DETAILS

	Primary Applicant	Joint Applicant																																																																																																																																																																																				
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EMPLOYMENT DETAILS

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BANK ACCOUNTS MAINTAINED BY THE PRIMARY APPLICANT AND JOINT APPLICANT

Name of Bank & Branch	Name of Account Holder	Type of Account	Account No.	Present Balance

MONTHLY INCOME & EXPENDITURE (Please furnish documentary evidence)

Income			Expenditure		
Source	Primary Applicant	Joint Applicant	Source	Primary Applicant	Joint Applicant
Profession/ Employment			Household Expenses		
Business			Travelling		
Interest			Medical		
Dividends			Loans/Credit card		
Commissions			Tax Provision		
House Rent			Utility Bills		
Lease			Insurance		
Other			Rent		
			Lease		
			Other		
Total			Total		

FACILITY REQUIRED

Purpose of loan (Strike what is inappropriate)	Purchase of land, house or apartment / Construction of house / Purchase of apartment under tripartite / Takeover Housing Loan / Reimbursement / Home improvement loan.
Loan amount required	
Repayment period (Years)	
Purchase price / Total estimated cost (BOQ Value)	
Applicant's contribution	

DETAILS OF THE PROPERTY TO BE MORTGAGED

Name, address & telephone No. of the vendor if applicable (NIC/DL/Passport No.)	
Property description	
Extent of land & floor area	
Value of work completed on construction	
Current estimated market value	
Grace period required	

TAX PARTICULARS FOR THE PAST 3 YEARS

Year of assessment	Year.....		Year.....		Year.....	
	Primary Applicant	Joint Applicant	Primary Applicant	Joint Applicant	Primary Applicant	Joint Applicant
Statutory income						
Assessment income						
Taxable income						
Tax paid						

CREDIT CARDS DETAILS
Primary Applicant

Name of card/Issuer	Card No.	Credit Limit

Joint Applicant

Name of card/Issuer	Card No.	Credit Limit

EXISTING FACILITIES WITH HATTON NATIONAL BANK (IF ANY)

Primary Applicant

Branch	Type of facility	Original amount	Present outstanding	Interest rate	Monthly instalment	Securities offered	Remaining repayment period (in months)

Joint Applicant

Branch	Type of facility	Original amount	Present outstanding	Interest rate	Monthly instalment	Securities offered	Remaining repayment period (in months)

FACILITIES WITH OTHER BANKS/INSTITUTIONS

Primary Applicant

Name of the institution	Type of facility	Original amount	Present outstanding	Interest rate	Monthly instalment	Securities offered	Remaining repayment period (in months)

Joint Applicant

Name of the institution	Type of facility	Original amount	Present outstanding	Interest rate	Monthly instalment	Securities offered	Remaining repayment period (in months)

ASSET DECLARATION

Land & Buildings

Address of property	Owned by	Extent	Estimated value	Mortgages(if any)

Motor Vehicles

Registered number	Make & model	Owned by	Market value(Rs.)	Insurer	Mortgages(if any)

Shares / Treasury bills / Fixed deposits - Primary Applicant

Name of Company	Type-voting/Non voting shares/Treasury Bills/Bonds/Fixed Deposits	Value	Assignments

Shares / Treasury bills / Fixed deposits - Joint Applicant

Name of Company	Type-voting/Non voting shares/Treasury Bills/Bonds/Fixed Deposits	Value	Assignments

Life insurance policies

Insured's name	Insurance Company	Policy No.	Date of commencement	Period	Face value (Rs.)	Assignment (if any)

REQUIREMENT FOR PRE APPROVED CREDIT CARD/S

Primary Applicant Yes ☐ No ☐ Joint Applicant Yes ☐ No ☐

TERMS AND CONDITIONS

Your application will be considered on the following terms.

1. That the acceptance of a fee does not place an obligation on the bank to grant the loan.
2. The bank will at your expense insure your life and the mortgaged property during the currency of the loan.
3. The bank obtains a valuation report of the property and you will be required to meet the charges.
4. You will be required to meet the legal fees and stamp duty on the execution of the mortgage bond and other connected charges.
5. I/We understand the fees paid as above are not refundable.
6. Failure to disclose all the information requested for the above will automatically disqualify your application regardless of the stage reached in processing.
7. Data Privacy
 - i) Processing of my/our personal data for direct marketing messages through email and/or any other channel such as SMS, telemarketing, etc.
 - ii) Exposing my/our data to third party service providers for statement printing, Card embossing, etc.
 - iii) To store such personal data** outside of Sri Lanka and to be subjected to non-Sri Lanka jurisdiction.

*Subject to the right of withdrawal of such consent in terms of Sec. 14 (1) of Personal Data Protection Act, No. 09 of 2022.

** "personal data" means any information that can identify a data subject directly or indirectly, by reference to –

- (a) an identifier such as a name, an identification number, location data or an online identifier, or
- (b) one or more factors specific to the physical, physiological, genetic, psychological, economic, cultural or social identity of that individual or natural person.'

☐ I/We being the Borrower(s) state that I/we have read and understood the above Terms and Conditions and do hereby expressly agree and consent to be bound by same.

DECLARATION

I/We certify that the above information is true and accurate for the bank to disburse the loan proceeds requested by me/us and that I/we have not knowingly withheld and any information that might affect the credit decisions. I/We undertake to notify the bank in writing of any material changes in my/our financial position in future.

Signature of Primary Applicant

Signature of Joint Applicant

NOTE

Submission of the undermentioned documents (where applicable) would enable expeditious processing of the application.

- (i) Letter from the employer confirming the following:
 - (a) Number of years in the service.
 - (b) Monthly emoluments and deductions.
 - (c) Monthly salary will be remitted directly to the applicant's account with HNB.
 - (d) Bank statements for 6 months.
 Employed abroad :
 - (a) Photocopies of the employment contracts.
 - (b) Photocopies of the passport & visa documents.
- (ii) Legal documents
 - (a) Title Deed/s.
 - (b) Original Survey plan.
 - (c) Certified extracts obtained from the relevant land registry for the past 30 years.
- (iii) Original building plan approved by the local authority with a copy.
- (iv) Bill of quantities acceptable to the bank for the proposed construction. (two copies)
- (v) Letter of consent from the vendor for the purchase of property/occupant of the property to make available vacant possession.
- (vi) The following certificates are issued by the respective local authority.
 - (a) Street line certificate.
 - (b) Non-vesting certificate.
 - (c) Ownership certificate.
 - (d) Tax receipts for the last quarter and annual assessment notice from the local authority.
 - (e) C.O.C.
- (vii) For purchase of an apartment, a Certificate of Conformity (C.O.C.) or condominium deed should be submitted with the application.
- (viii) For purchase of an apartment under tripartite.
 - (a) Sales and purchase agreement.
 - (b) Advance payment receipts.

FOR BANK USE ONLY

Credit card application attached

Primary Applicant Yes ☐ No ☐

Joint Applicant Yes ☐ No ☐

Signature

EPF No.

Date