



PERSONAL LOAN APPLICATION / AGREEMENT

Date

Branch

The Manager,
Hatton National Bank PLC,

For Bank Use Only
Loan Reference No. 1.

CIF No. 1.

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:

Loan Type	Interest Rate	Monthly Repayment Date
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"/>	Annually floating rate <input type="checkbox"/>
Additional loan <input type="checkbox"/>		Quarterly floating rate <input type="checkbox"/>
Existing customer Yes <input type="checkbox"/>	Account No. <input type="text"/>	Mode of payment
No <input type="checkbox"/>		<input type="checkbox"/> Remit salary to HNB
		<input type="checkbox"/> Set up a standing instruction
		<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 from 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 Owned and not mortgaged Rented/Leased Company Living with parents Owned by spouse

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 from 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)

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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

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)

EMPLOYMENT DETAILS (JOINT APPLICANT)

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

Category Self - employed
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MONTHLY INCOME – PLEASE ATTACH RELEVANT DOCUMENTS

Basic salary

Fixed allowances

Other allowances

Other income

Joint income (if applicable)

Total

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

MONTHLY EXPENSES

Household expenses

Rent

Insurance premiums

Other expenses

Total

BANK ACCOUNTS

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

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

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

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 / AGREEMENT

Copy of NIC / Driving License Letter from employer confirming salary details and employment Salary assignment letter
 Salary slip certified by the employer Last three months bank statements
 Billing proof (optional)

Please complete this application/agreement in full. Insufficient information may cause delay in processing your application/agreement. To expedite 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 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 has been 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 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 acknowledgement 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 account/s, and to ensure that sufficient funds are available in such accounts for the smooth recovery of the monthly equated instalment 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 usually routing through a HNB account).
- v. I/We agree to place a Standing Order to remit the Loan instalment 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/revoked/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 a 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 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 or Undertaking or other 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 instalment 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 a demand by the Bank in writing am/are obliged to pay monies due to the Bank at Head Office 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 have 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 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 instalment 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 instalment 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 instalment amount and the repayment period. If the instalments in repayment or principle and/or interest/commission on the Loan are 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 instalment amount set out in the aforesaid Letter of Confirmation. The first instalment 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 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 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.
- ix. The Bank is hereby irrevocably authorized by me/us without notice to me/us to combine the account of the above Loan with all or any of my/our other accounts current, savings or deposits (term or demand) and to set off and appropriate any and all monies lying in my/our credit with the Bank or due owing or payable or which shall hereafter become due owing or payable to me/us by the Bank against any and all monies now due owing or payable or which may hereafter become due owing or payable by me/us to the Bank on account of loans, credits, advances or other pecuniary aid, assistance and banking facilities afforded to me/us in my/our individual capacity/ies or any other capacity whatsoever, whether solely or jointly with any other person or corporation. Such unfettered right and irrevocable authority hereby given by me/us to the Bank shall be exercised by the Bank even to the extent of dishonouring or refusing payment of Cheques, demands, or withdrawals, or other like documents drawn by me/us on any office of the Bank on or before the date of the exercise of such right or authority or even to the extent of closing any account in my/our name and I/we hereby undertake to indemnify the Bank against all claims or demands that may be made on the Bank consequent to such action of the Bank.
- x. Early settlement/Part settlement will be accepted at a fee which will be decided by the Bank from time to time at its sole discretion.
- xi. Notwithstanding the given repayment program all bank advances are however repayable on demand and the Bank reserves the right to demand repayment whenever necessary.
- xii. I/We agree that in the event of default by me/us the Bank may appoint a third party collection agent for the recovery of outstanding amount/s and I/we agree to pay all costs of such collection.
- xiii. The production in any Court of Law or before any Tribunal or body or statutory office of any statement, extract, writing or other documents showing monies owed by me/us as a result of the grant to me/us of the above Loan and made out of the books or documents of the Bank and signed and certified by the Manager or Accountant of the Bank shall be deemed to be conclusive proof of the amounts of my/our liability to the Bank without any further documents or vouchers being produced by the Bank.
- xiv. If this document is signed by or on behalf of two or more persons whether as Partners of a firm or otherwise such persons shall be jointly and severally liable to the Bank for the amount of the said Loan and interest and each of such person/s shall be liable as sole or principle debtor so long as any monies are due on account of the said Loan and interest.
- xv. The monies by me/us to the Bank in respect of the said Loan and interest thereon shall be recoverable from me/us notwithstanding the Prescription Ordinance (Cap.68) and I/we shall not plead the Prescription Ordinance (Cap 68) as a bar to the Bank suing me/us for the recovery of the said monies.
- xvi. All representations and statements made above and elsewhere and otherwise to the Bank or any of its officers by me/us or my/our agents, employees or officers in writing or otherwise on my/our behalf or purporting to be on my/our behalf are hereby warranted true and correct and intended to be acted upon by the Bank and shall form the basis of the contract resulting from the grant to me/us of the approved Loan.
- xvii. All information regarding my/our trade business or occupation and financial condition will be furnished by me/us to the Bank, as and when required by the Bank.
- xviii. Any material change expected or experienced in my/our trade business or occupation shall be forthwith notified by me/us to the Bank.
- xix. Particulars of any litigation which may tend to affect my/our financial capacity and in which I/we may be involved shall be disclosed by me/us to the Bank whenever such eventuality occurs.
- xx. I/we hereby authorize and consent to the Bank disclosing information relating to me/us and/or my/our transactions or account(s) with the Bank and/or any branch of the Bank for such purpose as the Bank in its sole discretion deem fit.
- xxi. I/we have not knowingly withheld any information that might affect credit risk. I/we agree to provide any further information and adhere to the terms and conditions stipulated by the Bank for the grant of the approved Loan requested by me/us.
- xxii. I/we confirm that the above information given by me/us is true and accurate.
- xxiii. The Bank may waive any of the above terms and conditions either unconditionally or on terms. Every such waiver by the Bank however shall be without prejudice to the rights of the Bank, which shall always remain exercisable as if such waiver had not been made, whenever the Bank thinks fit.
- xxiv. I/we agree that this Loan Application/Agreement and the Letter of Confirmation referred in Section 4(iv) shall constitute the Agreement between me/us and the Bank.
- xxv. I/we confirm that I/we have read and understood the contents of this Loan Application/Agreement and thereafter placed my/our signature/s hereto.

D	D	M	M	Y	Y	Y	Y
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Signature of primary applicant

Signature of joint applicant

Date

Witnesses :

Signature :
 Name :
 Address :
 NIC No. :

Signature :
 Name :
 Address :
 NIC No. :

D	D	M	M	Y	Y	Y	Y
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Authorised Signatory - Hatton National Bank PLC

Authorised Signatory - Hatton National Bank PLC

Date

Witnesses :

Signature :
 Name :
 Address :
 NIC No. :

Signature :
 Name :
 Address :
 NIC No. :

FOR BANK USE ONLY

Company Category

A B Professional

Priority circle Special scheme
 Future plus scheme Dream drive scheme

Introduced by

DS/Code Staff EPF

Branch :

Account No.

Documentary charges collected : Rs.

Loan Account No.

Loan Protection cover obtained

Date Opened

HNBA Yes No

CRIB clearance obtained:

Applicant Yes No Joint Applicant Guarantor I Yes No Guarantor II Yes No

Credit card application attached

Primary Applicant Yes No Joint Applicant Yes No

D	D	M	M	Y	Y	Y	Y
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Signature

EPF No.

Date