



Personal Details

First Name		Middle Name		Surname	
Date of Birth		I.D Number		EC Number	
Residential Address				Period at Address	
Tick where appropriate		Owner <input type="checkbox"/>		Tenant <input type="checkbox"/>	
Other (specify)		Postal Address (if different from residential address)			
Employer Name		Business Sector		Phone	
				Employment Basis	
				Permanent <input type="checkbox"/>	
				Contract <input type="checkbox"/>	
Physical Address			Postal Address		
Position		Period		Gross Salary	
				Net Salary	
				Other income	

Spouse Details

First Name		Middle Name		Surname	
I.D Number		Phone			
Employer's Name			Employer's Address and Phone Number		

Next of kin

First Name		Surname		Relationship	
Residential Address				Phone	

Banking Details

Bank		Branch		Account Number	
Bank/ Lender/ Credit Store		Amount		Monthly Instalment	
				Maturity Date	

Credit Facility Details

Loan Amount Disbursed		\$		Number of Instalments	
The loan limit will be determined by one's net salary subject to monthly loan repayments not exceeding 40% of net salary.				Instalment Amount	
				\$	

I confirm that the information provided is correct and authorise Lamcent Capital to make enquires it deems necessary to third parties in connection to this application, and I agree to the terms and conditions overleaf.

Signature .....

Date .....

# TERMS AND CONDITIONS

In addition to the information provided by me in my Application for credit, I declare, and represent to you that:

- 1a. I am aware of my financial obligations under my proposed credit facility with you; and  
b. I have fully disclosed to you all details of my income and expenditure; and
2. I know my income and expenditure and based on that knowledge and my understanding of my current financial position, I declare to you that I will be able to make all the required monthly repayments
3. I am not aware of any factors, for example, a possible claim made against me involving payment of an amount of money, ill health or disability, or any other factor which may result in a decrease in income or an increase in expenditure, which may affect my ability to make the repayments or which may cause substantial hardship to me.
4. I know of no reason why I may not be able to remain in my employment and/or current financial position/s in the long term and I do not intend to take any significant unpaid leave of absence from my employment in the foreseeable future.
5. I authorize Lamcent Capital to access any information available about myself in order to assess my application and gives Lamcent Capital permission to register details of the conduct of my account with any Credit Bureau, and I waiver any claim which I may have against Lamcent Capital in respect of such disclosure.
6. I acknowledge that Lamcent Capital have relied upon the information contained in the application for credit Application including the following information provided by me in or with the application in assessing whether or not to approve the application:
7. I hereby declare that after paying my monthly obligation to Lamcent Capital, the surplus income that I remain with is sufficient to cover all my normal expenses.
8. I certify that all information given on this application in support thereof are true and correct. I understand that should the information prove to be incorrect, Lamcent Capital reserves the right to decline the application or call up the credit facility,
9. I acknowledge that Lamcent Capital has the right to repossess the device if repayments are not done as agreed.
10. I undertake to provide all documents requested by Lamcent Capital, and to update all records in the event of change of any personal details during the credit facility tenure.
11. I authorize Lamcent Capital to recover any outstanding amount of the loan from my terminal benefits or any other monies due to me.

FOR OFFICIAL USE ONLY

KYC Documents Checked

3 Months Salary

Credit Checked

Repayment to net income

Comments \_\_\_\_\_

Processed By \_\_\_\_\_ Signature \_\_\_\_\_

Authorised By \_\_\_\_\_ Signature \_\_\_\_\_