



Hakos Capital & Finance (Pty) Ltd.

**Reg. No. 99/485
Tel. +264 (61) 389141**

**Private Bag 13231
Windhoek, NAMIBIA
c/o Hochland Road & Voigts Str.
E-mail: admin@hakos.com.na**

Application for Finance – INDIVIDUAL

1. Personal Details:

Surname: _____ First Names: _____

Date of Birth: _____ ID Number: _____

Age: _____ Nationality: _____

Contact Details – Work Tel: _____ Work Fax: _____ Cell: _____

Email: _____

Postal Address: _____

Marital Status: (Please attach relevant documents to application)

Single

Married ANC

Married ICOP

Divorced

Separated

Widowed

No of dependants: _____

2. Spouse's Details (where applicable):

Spouse's Full name: _____
(if applicable)

Contact Details – Work Tel: _____ Cell: _____

Spouse's Employer Details: _____ Spouse's Occupation: _____

3. Residential Details:

Residential Address: _____

Period at address:

Type of Accommodation:

Renting

Home Owner

Boarding

Bond Holder: (if applicable) _____

Value: _____ Bond: _____ Outstanding: _____ Repayments: _____

4. Employment Details:

Employer: _____

Occupation: _____

Employer Contact Name: _____ Telephone Number _____

Work address: _____

Period of employment:

Year	
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Month	
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Previous Employer: _____

Occupation: _____

Period of employment:

Years	
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Months	
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Monthly income: N\$ _____

5. Banking details:

Bank name: _____ Branch: _____

Account number: _____ Branch Code: _____

Type of Account:

Cheque

Savings

Preferred Debit Order date:

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(Date on which it should go off your account)

6. Current and previous deals with other Financial Institutions / Hakos:

Bank / Hakos: _____

Type of loan _____

Account no: _____

Monthly installment: _____

Current balance _____

Paid up: _____

Date paid up: _____

7. **Alternative Contact References (COMPULSORY):**

1) **Contact name & surname:** _____

Residential Address: _____

Relationship: _____

Cell: _____ **Work Tel:** _____

2) **Contact name & surname:** _____

Residential Address: _____

Relationship: _____

Cell: _____ **Work Tel:** _____

3) **Contact name & surname:** _____

Residential Address: _____

Relationship: _____

Cell: _____ **Work Tel:** _____

I hereby declare that to the best of my knowledge and belief this is a true and correct statement of the particulars provided, and that no information has been withheld which might otherwise affect your decision.

General Consent

I consent to you carrying out identity, credit and fraud prevention checks and sharing information related to this application. You are authorized to verify any information given on this application form and generally make whatever enquiries it deems appropriate with any source. The information provided to you and your associates will be treated as confidential.

I understand and agree that the credit application submitted herewith is subject to all/any relevant credit checks that may be required in the credit approval process.

Credit Reference Bureau Consent Clause

You hereby:

- a) Irrevocably consent to us collecting, receiving, compiling and retaining any Customer Credit Information about you for purposes of:
 - i. Assisting us to perform our statutory assessment of your creditworthiness; and
 - ii. Deciding whether or not to grant you credit; and
 - iii. Monitoring your credit profile should we grant you credit; and
 - iv. Filing our Customer Credit Information with the Credit Reference Bureau
- b) Consent to the receipt, sharing, provision and exchange of data with Credit Reference Bureau and with other licensed financial institutions and micro finance deposit-taking institutions through the Credit Reference Bureau, provided that you reserve the right to lodge a complaint with the Credit Reference Bureau or to challenge any Customer Credit Information held by the Credit Reference Bureau in your respect
- c) Acknowledge that the Customer Credit Information obtained may include positive or negative information regarding your payment record
- d) Acknowledge that the Credit Reference Bureau is required by law to collect negative information on the background and credit history relating to your non-performing obligations
- e) Consent to the collection, recording, retention and submission of all data relating to your economic, financial and commercial obligations in order to determine your overall debt exposure and ability to pay.

Signature of Applicant

Date