

MERBAN PAYDAY LOAN APPLICATION FORM

1 Personal Details

Full name (as per your MBG account) <input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Rev. <input type="checkbox"/> Prof.	
Surname	
First Name	
Middle Name	
Nationality	
Email	
ID Type/No. (Please attach copy)	
Date of Birth (DD, MM, YY)	
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	
No. of children	No. of dependants
Tel. (home)	(mobile)
Postal Address	

2 Employment Details

Name of Current Employer	
Date employed	
Address of employer	
Postal/location	
Occupation/profession	Tel (work)
Employment Type	<input type="checkbox"/> Contract <input type="checkbox"/> Non-contract
Contract Tenure	Expiry date
<input type="checkbox"/> Salaried	<input type="checkbox"/> Non salaried
Salary paid through Merchant Bank?	Yes No
Date when salary last received	
SSNIT No.	
Name/address of previous employer (If less than 3 years with current employer)	

3 Bank Details

Account with Merchant Bank? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Branch/ Account No(s).	
No. of years with Merchant Bank	
Existing loans with Merchant Bank <input type="checkbox"/> Yes <input type="checkbox"/> No	
Other Bank Account Details	
Name of Bank	
Branch	
Current loan/OD Bal.	
Monthly repayment	

4 Bank Details

Salary (Net)	
Other Incomes	
Total (I)	
Source of other incomes	
Loan Repayment	
Mortgage Payment	
Other Deduction	
Total (E)	
Surplus (S=I-E)	
Facility amount required: ₵	

5 Conditions of Loan Application

Amount accessed and interest shall be deducted in full when salary is credited to the account
 Purpose of facility: Personal use only

Applicant should promptly inform MBG of changes in income and employment. One should not access the facility if resignation has been tendered in or employer has issued dismissal notice.

If none of the above happens, this application would be valid for a period of one year, and is renewable thereafter.

Merchant Bank (Gh) Ltd. Reserves the right to verify information given here without prior notice to you.

Merchant Bank reserves the right to call up the facility without recourse to you.

1. One must have opened a current account with MBG
2. Complete an application form
3. Confirmation/undertaking from employer
4. Salary must be routed through MBG for at least one month
5. Submit 3 authenticated recent pay slips

6 Requirements

DECLARATION
 I hereby declare that the information provided by me is true and complete. I have also read the terms/conditions of the facility and accept them as binding so long as the facility remains in place.

Signature of applicant _____ Date _____

EMPLOYERS RECOMMENDATION
 We confirm the details as above. We also confirm that we will not accept any instruction to discontinue salary or loan payment to Merchant Bank (Gh.) Ltd. without prior written confirmation of Merchant Bank (Gh.) Ltd. We shall inform Merchant Bank (Gh) immediately the applicant tends in his resignation or our relationship with the applicant is severed. We recommend this loan for approval.
 Signature of Company Official _____
 Company Stamp _____

APPROVAL DETAILS

1. Amount approved: ₵
2. Date:
3. Signature of approving officer:

Checklist

- ID Card – Driver's License/Passport/Voter ID- to verify date of birth and nationality.
- Latest 3 pay slips (original) – Verify Net salary.
- Employer's Letter of undertaking.
- Completed loan application form duly signed by applicant and his/her employment.
- Utility bill to confirm residential address. (Where not in the name of applicant must add supporting documents)
- Branch Mgr./Account Mgr. should verify the veracity of irrevocable letters from employers. Verification stamp should be placed on the signature of company's official.