

DEALER'S NAME: _____ SALES PERSON: _____

A. APPLICANT'S DETAILS As appears on ID, Passport or Certificate of registration/ incorporation; (Attach Photocopy)

| | | | | | | | |
|--|-----------------------------|---|--|------|-----------|--|--|
| FIRST NAME | | MIDDLE NAME | | | LAST NAME | | |
| BUSINESS NAME | | NAMES OF DIRECTORS/PARTNERS (Attach copies of IDs & PIN Certificates) | | | | | |
| | | 1. _____ | | | 2. _____ | | |
| | | 3. _____ | | | 4. _____ | | |
| ID/ PASSPORT NO. (Individuals) | | P.I.N CERT. OF REG / INC NO (Corporate/Co-operatives/Businesses/Saccos/Schools) | | | | | |
| P.O. BOX | POSTAL CODE | CITY/TOWN | PHYSICAL ADDRESS (Town/Street/Rd/Building/Plot No) | | | | |
| Office No: | | Mobile No: | | | Email: | | |
| OWNER/TENANT: YES <input type="checkbox"/> NO <input type="checkbox"/> | IF TENANT: NAME OF LANDLORD | P.O. BOX | CODE | TOWN | PHONE | | |
| HAVE YOU BORROWED FROM CO-OP BANK BEFORE? YES <input type="checkbox"/> NO <input type="checkbox"/> | | FOR WHAT PURPOSE WILL THE ASSET(S) UNDER CONSIDERATION BE USED? | | | | | |

B. OTHER BANK DETAILS

ARE YOU A CO-OP BANK CUSTOMER? YES NO A/C NO. _____

| | | | | |
|-----------|--------|------------|-----------------|---------------------|
| BANK NAME | BRANCH | A/C NUMBER | OVERDRAFT LIMIT | OUTSTANDING LOAN(S) |
| | | | | |

C. EXISTING ASSETS-VEHICLES, MACHINERY & PROPERTIES (Attach additional)

| | | | | | |
|---|--------------|-----------------------------|-----------|--------------|-------------------|
| VEHICLE REG NO: | MAKE & MODEL | BALANCE OF LOAN/HP (If any) | | FINANCED BY: | VALUE |
| 1. | | | | | |
| 2. | | | | | |
| RESIDENTIAL/COMMERCIAL /INDUSTRIAL / AGRICULTURAL | | SIZE (Hectare/Acre) | TOWN/AREA | L/R NUMBER | APPROXIMATE VALUE |
| 1. | | | | | |
| 2. | | | | | |

D. GROSS COST (KES) (Attach additional)

| | |
|--|-----------------|
| DEDUCT: Deposit/Discount | TRADE IN VALUE: |
| NET AMOUNT TO BE FINANCED: (Add Financial Charges) | TOTAL COST: |
| REPAYMENT PERIOD: (In Months) | |

E. FINANCIAL DECLARATION

SALARIED: (Attach latest pay slip) BUSINESS: Average Monthly Income (KES) _____

OTHER INCOME PER MONTH (KES)

Rental Income _____ Others (Specify): _____ Average Monthly Profit _____

F. GUARANTOR (Where Applicable)

I/We _____ in consideration of your hiring/leasing vehicle/equipment to the above named hirer/lessee at our request; we hereby jointly & severally guarantee the punctual payment to you all monies due to be paid by the hirer/lessee under the hire purchase/lease hire. I/we undertake to indemnify you of all losses & damages resulting from a breach and guarantee your rights shall not be prejudiced by, liquidation or bankruptcy of any one of us and will continue to be binding on our legal representatives, successors & assigns to the same extent it is binding to us.

| | | |
|------------------|--|-------------------------------|
| Guarantors Name | | COMPANY SEAL/ RUBBER STAMP |
| Signature & Date | | |
| Guarantors Name | | |
| Signature & Date | | |

G. DECLARATIONS

I/We hereby certify that the details given in this application are true and correct to the best of my/our knowledge. I confirm having read and understood the general terms and conditions a copy of which has been availed to me this day.

| | | |
|------------------|--|-------------------------------|
| Applicant Name | | COMPANY SEAL/ RUBBER STAMP |
| Signature & Date | | |
| Applicant Name | | |
| Signature & Date | | |

H. CUSTOMER CHECKLIST (Please use the checklist below to ensure you provide all the documents required for your application)

| | | | | | |
|--|---|---|--|---|---|
| Application form (all applicants) • For companies all directors should sign under company seal or stamp • Sacco application form should include business stamp | Y | N | Latest six months bank statements/1 yr. For seasonal businesses (for non-Co-op clients or where main account is with other banks or applicant is multi-banked) | Y | N |
| Certified copy of ID /Passport for all applicants/directors/officials | Y | N | Pro-forma invoice or stamped asset finance application form by the dealer | Y | N |
| Certified copies of the following: • Certificate of incorporation / Registration certificate (for registered Businesses/Saccos/Schools) KRA PIN | Y | N | For applications of amounts above kshs.10million submit • Three years audited accounts, latest management accounts • Cash flow projections | Y | N |

Certified copies of other operating/transaction bank statements for customers who are multi banked (certified by both originating bank & BDO)

(A) INDIVIDUALS/SOLE PROPRIETORS/PARTNERSHIP/ REGISTERED BUSINESSES

| | | | | | |
|---|---|---|---|---|---|
| Original of the latest pay slips for the past three months (for salaried employees) | Y | N | Letter of engagement/introduction from the employer (for salaried applicants) | Y | N |
|---|---|---|---|---|---|

(B) LIMITED LIABILITY COMPANIES

| | | | | | |
|---|--|--|--|---|---|
| Certified copy of memorandum and articles of association showing powers to borrow for the company and directors | | | | Y | N |
|---|--|--|--|---|---|

(C) SACCOS

| | | | | | |
|--|---|---|------------------------------------|---|---|
| Certified copy of registered borrowing powers | Y | N | Minutes authorizing this borrowing | Y | N |
| Minutes appointing/authorizing officials plus their IDs and PINs | Y | N | | | |

(D) SCHOOLS (PUBLIC/PRIVATE)

| | | | | | |
|--|---|---|---|---|---|
| Latest 12 months statements i.e. 3 full terms. (for non-co-op clients, where main account is with other banks or applicant is multi-banked) | Y | N | BOG/PTA minutes authorizing this borrowing and parent contribution per student per annum/term (public schools) | Y | N |
| BOG/PTA minutes appointing officials (public schools) | Y | N | Certified copies of IDs and PINs for all authorized officials | Y | N |
| A breakdown of the fees schedule in a tabular format indicating the class, no. of students per class, termly fees charged and total, incomes and expenditure | Y | N | Letter from the ministry/DEO approving this borrowing and contribution per student per annum/term (the amount should agree with PTA/BOG minutes)-for public schools | Y | N |

Certified copy of registration certificate from the ministry of education and school PIN.

(E) GUARANTORS

| | | | | | |
|---|---|---|---|---|---|
| Certified copy of ID/PIN for the guarantors (individual guarantors) | Y | N | Copy of memorandum of association stating powers to guarantee | Y | N |
|---|---|---|---|---|---|

(F) USED/IMPORTED VEHICLES AND OTHER ASSETS (*ADDITIONAL DOCUMENTS TO BE PROVIDED)

| | | | | | |
|--|---|---|---|---|---|
| Copy of certified logbook/importation documents | Y | N | Original sales agreement (executed by seller, buyer, witness)/invoice | Y | N |
| Original valuation report from AA of Kenya or Regent Automobiles & Assessors' Ltd addressed to Co-op Bank. (Full mechanical valuation for commercial vehicles) | Y | N | | Y | N |

Branch Officer _____ Signature _____ Date

Branch Manager _____ Signature _____ Date

I. FORWARD TO ASSET FINANCE

| | | | | | |
|--|---|---|---|---|---|
| Asset Finance Credit Analysis duly signed by branch credit committee | Y | N | Duly executed asset finance application form | Y | N |
| Copy of pro-forma invoice | Y | N | Certified copy of ID/Passport for all applicants/directors/officials | Y | N |
| Certificate of incorporation/Registration certificate (for registered businesses/Saccos/schools) KRA PIN | Y | N | Copies of sales agreement, import papers/logbook, original valuation report (used vehicles) | Y | N |
| Copies of bank statements from other banks | Y | N | Copies of contracts (where applicable) | Y | N |
| Generate CRB reports for the applicants (individuals, directors, company) and guarantors (individuals, directors, company) | Y | N | Copies of existing logbooks (for commercial vehicles where applicable) | Y | N |
| Copies of books of accounts and finales complete with credit grade for borrowing above Kshs 10M | Y | N | Copies of offer letter together with loan statement for existing loans with other financiers (where applicable) | Y | N |

AF Analyst _____ Signature _____ Date

HOD _____ Signature _____ Date