

APPLICATION FOR HOUSING LOAN

A. PERSONAL DETAILS		
Title <input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss		
Last Name		
First Name		Middle Name
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female		No. of Dependants
Passport No.	Country of Issue	Date of Issue
Date of Birth	Country of permanent residence	Nationality
Marital Status		
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced		
Residence		
<input type="checkbox"/> Owned <input type="checkbox"/> Rent <input type="checkbox"/> Government Housing <input type="checkbox"/> With Parents <input type="checkbox"/> Other		
B. CONTACT		
Permanent Address		
Street Name & Number:		
Flat:	Post Code:	
Area:	Town:	Country:
Mailing Address (if different from Permanent Address)		
Street Name & Number:		
Flat:	P.O. Box:	Post Code:
Area:	Town:	Country:
Telephone No.		
Home:	Work:	Mobile:
Fax No.	E-Mail Address:	
C. EMPLOYMENT, INCOME & PAYMENTS		
Employment Type		
<input type="checkbox"/> Government-Semi government Organisation/Municipality/Church	<input type="checkbox"/> Public Company	<input type="checkbox"/> Private Company/Partnership
<input type="checkbox"/> Self-employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Student
<input type="checkbox"/> Housewife/Not Employed	<input type="checkbox"/> National Guard Service	<input type="checkbox"/> Unemployed <input type="checkbox"/> Part-time
Occupation		
Employer's Name		Date of Employment

Please specify currency used for all the financial information given below e.g. EURO, SWISS FRANCS, STERLING POUND, US DOLLARS, OTHER (specify):		
Gross Monthly Income	Net Monthly Income (net of Income Tax, Social Security, Provident Fund, Medical Fund)	
Proof of Income (e.g. Payslip, Tax Return etc) <input type="checkbox"/> YES <input type="checkbox"/> NO		
Monthly Instalments		
Description	Laiki Bank	Other Institutions
Loan Instalments		
HP/Leasing Instalments		
Rent		
Other Monthly Instalments (alimony, tax obligations)		
TOTAL		
D. ASSETS		
IMMOVABLE PROPERTY		
Description (e.g. land, house, apartment etc)	District	Location
		Value of Own Share
		Charges
1.		
2.		
3.		
4.		
5.		
TOTAL		
DEPOSITS / INVESTMENTS / OTHER ASSETS		Amount/Value
		Charges
Deposits - Laiki Bank		
Deposits - Other Institutions		
Investments (shares, bonds, debentures, mutual funds, investment insurances)		
Other Assets		
TOTAL		
TOTAL VALUE OF ASSETS:		
TOTAL CHARGES ON ASSETS:		
E. LIABILITIES (current balance due)		
Description	Laiki Bank	Other Institutions
		Total
Overdrafts		
Credit Cards		
Loans		
HP/Leasing		
Other Liabilities		
TOTAL LIABILITIES		

F. MORTGAGE LOAN DETAILS									
Purchase price									
Amount of mortgage loan required (max 70% of total purchase price)									
Currency of mortgage loan required									
Repayment period (up to 15 years)									
Grace period (up to 2 years. Interest should be paid during the grace period)									
<u>Security</u> <ul style="list-style-type: none"> • First Legal charge on the immovable property to be purchased, or assignment of the sale contract supported by a bank guarantee from the seller. In case the property under development is already mortgaged by the developer in favour of Laiki Bank, then no bank guarantee will be required. • Assignment of a term life policy, depending on the credit assessment. • Assignment of a Fire Insurance Policy. • The borrower will have to pay his contribution towards the purchase price of the property prior to the release of the loan funds. 									
<u>Purpose:</u> (✓ the appropriate box) <table border="1" style="margin-left: auto; margin-right: auto;"> <tbody> <tr> <td>Purchase of finished house</td> <td></td> </tr> <tr> <td>Purchase of finished flat</td> <td></td> </tr> <tr> <td>Purchase of flat under construction</td> <td></td> </tr> <tr> <td>Purchase of house under construction</td> <td></td> </tr> </tbody> </table>		Purchase of finished house		Purchase of finished flat		Purchase of flat under construction		Purchase of house under construction	
Purchase of finished house									
Purchase of finished flat									
Purchase of flat under construction									
Purchase of house under construction									
Name of seller:									
<u>Associated costs</u> <ul style="list-style-type: none"> • The valuation cost of the property is payable by the applicant irrespective of the outcome of their application. • Mortgage fees 1% on the mortgage amount, payable to the Land Registry Office. • Stamp Duty 0,15% on amounts up to the equivalent of CYP100.000 and 0,2% on amounts above the equivalent of CYP100.000 payable to the Commissioner of stamp duty. • Arrangement fee of up to 1% of the loan amount and documentation fees of up to CYP150 are payable once, on the establishment of the loan. 									
<u>Supporting Documents</u> <p>Additionally, and in order to enable the proper credit assessment of each application, the following must be provided by each applicant:</p> <ul style="list-style-type: none"> • Photocopy of the applicant's passport and/or ID (the page with the photograph and personal information). • Bank reference from the applicant's existing Bankers. • Details of the property to be purchased supported by a copy of the sale contract. • Full residential address and date of birth of applicant. • Proof of income (copies of last 3 months' salary slips and copies of last 2 years' tax clearance and certificate from the employer or the accountant). • Copies of the down payments made by the applicant against the purchase price. 									

If the application and all the documents/certificates are received as requested, a preliminary response will be e-mailed to you within 3 working days.

For more information contact us at:

The Cyprus Popular Bank Public Company Ltd
P.O. Box 50106, CY-3697 Limassol, Cyprus

Contact Persons:

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G. TERMS

To enable the Bank to examine and assess my application for the provision and/or the continuation and/or the review and/or the renewal of my credit facilities, I hereby declare, agree and accept that:

1. The Bank is fully authorised to examine my financial status and to request and receive information and details relating to myself and to my financial status from any public or other authority or other persons (including Banks, my accountants and my advisers) and to conduct investigations and studies of any kind (including feasibility studies for my business and valuations for all or any part of my property). Any information relating to me shall not be disclosed to third parties apart from those mentioned above, except with my consent or in accordance with any law or court order or if it is in the public interest to do so or if necessary for the protection of Laiki Group.
2. All costs, expenses and charges for examining and assessing my application or for receiving any information and details or for effecting any investigation or study as mentioned above (for the accuracy or validity of which the Bank shall bear no responsibility towards me or any third person and for this purpose I undertake to indemnify the Bank and keep the Bank indemnified), shall be incurred by myself exclusively.

Therefore, I accept and agree to pay to you the amount that has been agreed and which will be requested from me by the Bank or which I will be charged with as mentioned above irrespective of whether my application is approved or not, or whether any loan or credit or other facility is granted to me or not, or for any review and/or renewal of any of my facilities, and interest may be charged on this amount as notified to me.

3. The approval of my application and/or the granting of the loan and/or the letters of credit and/or other facilities and/or the review and/or renewal of my facilities shall at all times be at the absolute discretion of the Bank.

For this purpose, I authorise you to debit without notice my account and/or any other account with the sum that the Bank shall charge and/or charged in relation with my application for the granting and/or continuing to grant and/or review and/or renewal of my facilities.

4. I am not bankrupt.
5. All information contained in this document is true and complete.

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Signature