

HOME FINANCE APPLICATION

Application For* (Please tick one) Ready Property Off-plan/Under Construction Property

Profit Calculation* Fixed Floating

Financial Status* Salaried Self-employed

APPLICANT'S PERSONAL INFORMATION

Name (as it appears in the passport)* _____

Date of Birth (DD/MM/YYYY)* Place of Birth* _____

Marital Status* Married Single

Identification Details*

Gender Male Female Nationality _____

Passport Number _____ Expiry Date (DD/MM/YYYY)

Residence Visa Number* _____ Issuance Date* _____

UAE Identity Card Number

Expiry Date(DD/MM/YYYY)

Contact Details*

Mobile Number _____ Telephone Number (Office-Direct) _____

Telephone Number (Office-Main) _____ Telephone Number (Home) _____

Fax Number (Office/Home) _____ Email _____

Education Details

High School Graduate Post Graduate Other (please specify)

Status of Current Residence*

Self Owned Company Provided Rented Living with Parents

Sharing Other (Please specify)

If rented, please provide annual rent United Arab Emirates Dirham (AED) _____

Length of stay at Current Address (years) _____

Current Residence Address* (please provide complete details, i.e. Flat Number, Floor Number, Building Name, etc.)

P.O. Box: _____ Emirate _____

Nearest Landmark/Important Place _____

Permanent Address in your Home Country*

P.O. Box: _____ Town/City _____

Country _____ Telephone Number: _____

*Mandatory field

Office Address* (please provide complete details, i.e. Flat Number, Floor Number, Building Name, etc.)

P.O.Box: _____ Emirate _____

Nearest Landmark/Important Place _____

Company Website _____

Head Office Address (if different)* (Please provide complete details, i.e. Building Name, Floor Number, etc.)

P.O.Box: _____ Emirate _____

Nearest Landmark/Important Place _____

Telephone Number _____ Fax Number _____

Existing Ajman Bank Account Details (Personal and/or Company)

Yes (please provide the necessary details) No

Account Name	Account Number	Branch	Account Type	Currency

Banking Facilities Availed

Yes (please provide the necessary details) No

Bank	Account Number	Type of Facility	Outstanding Amount

Other Properties Owned

Yes (please provide the necessary details) No

Plot Number	Property Type	Location	Income	Value of Mortgage	Mortgage Bank

Years of experience in Real Estate business _____ years

Mailing Address (for receiving Ajman Bank correspondences)

Office Home

OTHER BANK RELATIONSHIPS and FINANCIAL LIABILITIES

Bank Name and Branch	Account Number	Account Type	Account since (Number of years)

	Bank - Branch	Outstanding Amount	Monthly Installments
Personal Finance			
Auto Finance			
Credit Card			
Home Finance			
Types of Other Liabilities			
Other Liabilities (including third party Guarantees)			

Prior Relationship with Ajman Bank

Customer Identification (CID)/Account Number

SALARIED APPLICANT

Company Name* _____

Type of Company*

Sole Proprietor Partnership Limited Liability Company (LLC)/
 Branch of Foreign Company Free Zone Company Public Joint-stock Company (PJSC)
 Other (please specify) _____ Government

Designation* _____ Department* _____

Employee Number* _____ Employed since (DD/MM/YYYY)*

Monthly Income Details*

A. Total Monthly Income

B. Other Income Source (please provide proof of each income separately)

Basic	AED _____	1. Source	_____	AED _____
Housing Allowance	AED _____	2. Source	_____	AED _____
All Other Allowances	AED _____	3. Source	_____	AED _____
Total	AED _____	Total	_____	AED _____

Total Monthly Income (A + B) _____

Previous Employment Details (if any of if current employment is less than 1 year)

Company Name _____ Telephone Number _____

Address _____ Length of Service _____

SELF-EMPLOYED APPLICANT

Company Name* (as it appears in commercial licence) _____

Trade Licence Number* _____ Issued by* _____

Issue Date (DD/MM/YYYY)*

Expiry Date (DD/MM/YYYY)*

Type of Company*

Sole Proprietor Partnership Limited Liability Company (LLC)/
Public Joint-stock Company (PJSC)

Branch of Foreign Company Free Zone Company

Other (please specify) _____

Nature of Business _____ Years in Business _____

Number of Partners/Directors _____ Your Share in Business _____ Your Share of Profit _____

Partners'/Directors' Details (please provide the details of only 4 partners/directors including yourself)

Name of Shareholder	Nationality	Relationship	% of Share

Number of Employees _____ Annual Sale Turnover United Arab Emirates Dirham (AED) _____

Annual Profit of the Company United Arab Emirates Dirham (AED) _____

COMPANY REVENUES

Financial Year 20 _____ United Arab Emirates Dirham (AED) _____

Financial Year 20 _____ United Arab Emirates Dirham (AED) _____

Total Business Income United Arab Emirates Dirham (AED) _____

OTHER INCOME SOURCE

Other Sources of Income with Income Level

1. Source _____ United Arab Emirates Dirham (AED) _____

2. Source _____ United Arab Emirates Dirham (AED) _____

3. Source _____ United Arab Emirates Dirham (AED) _____

Total _____ United Arab Emirates Dirham (AED) _____

Total Income

(Company + Other Income) _____ United Arab Emirates Dirham (AED) _____

JOINT APPLICANT DETAILS

Name (as it appears in Passport)* _____

Date of Birth* _____ Relationship with Primary Applicant* _____

Marital Status* Married Single

Identification Details*

Gender Male Female Nationality _____

Passport Number _____ Expiry Date (DD/MM/YYYY)

Residence Visa Number* _____ Issuance Date* _____

UAE Identity Card Number

Expiry Date(DD/MM/YYYY)

Contact Details*

Mobile Number _____ Telephone Number (Office-Direct) _____

Telephone Number (Office-Main) _____ Telephone Number (Home) _____

Fax Number (Office/Home) _____ Email _____

Occupation Details*

Salaried Self-employed

Company Name _____

Type of Company*

Sole Proprietor Partnership Limited Liability Company (LLC)/
Public Joint-stock Company (PJSC)

Branch of Foreign Company Free Zone Company Government

Other (please specify) _____

Designation* _____ Employed since (DD/MMM/YYYY)*

Current Office Address* (please provide complete details, i.e. Flat Number, Floor Number, Building Name, etc.)

Post Office Box: _____ Emirate _____

Nearest Landmark/Important Place _____

Current Residential Address* (please provide complete details, i.e. Flat Number, Floor Number, Building Name, etc.)

Post Office Box: _____ Emirate _____

Nearest Landmark/Important Place _____

Income Details*

Gross Income (exclusive of Commissions) _____ Other Income _____

Share in Business (Self-employed only) _____

PROPERTY AND FINANCING DETAILS

Nature of Home Finance Facility Required:

Ready Property Property Under Construction Construction (Off-plan) Finance
 Home Renovation

(Ijarah/Forward Ijarah/Istisna'a)

Purchase Price of the Property United Arab Emirates Dirham (AED) _____

Other Expenses United Arab Emirates Dirham (AED)

Finance Required United Arab Emirates Dirham (AED) _____

Finance to Value (FTV) _____

Stage Payment (only for Under Construction Property and Construction Finance)

Stage Payment	Paid to	Date	Amount (AED)
1st Payment			
2nd Payment			
3rd Payment			
4th Payment			
5th Payment			

Down payment will be arranged from

Savings Gifts Other Source of funding Sale of Property

Other (please specify)

Expected date of completion of property _____

New Property Details

Address of the property as indicative in Mulkiya/Title documents

Features of the Property

Freehold/Non Freehold/Leasehold _____

Building/Villa/Townhouse/Apartment _____

Number of Floors/Number of Bedrooms/Bathrooms/Parking Space/Maid Rooms

Year of Built (if completed) _____

Other Facilities _____

Title of the property held by

Seller

Customer

Developer

Will the property be your main residence?

Yes

No (please specify if it will be a holiday home or for rental income)

Other Details

Be occupied by anyone other than you or your family

Be used for any trade, business or professional purpose

Be in good state of repair and will be so maintained at all times

Be expected to need repairs or other work within the next 12 months other than for nominal decoration

Showing any indication of damage from landslip, subsidence, settlement or heave

Be left unoccupied for a total or more than 45 days at a time

Details of the seller: Is the Property

Ready (date of completion _____)

Under Construction (expected date of completion _____)

Property to be purchased from:

Direct from Developer

Through a Property Agent

Direct from Seller

Other _____

Name and address of seller

Valuations

Ajman Bank requires a valuation on all types of property and will arrange the relevant valuation for you. Expenses to be borne by you as per the prevailing tariff card.

By signing the application below, you give us the authority to provide your details to your valuer, agents and service providers.

Please provide contact name and telephone number of the concerned person for the valuer to gain access to the property.

Existing Ajman Bank Accounts/Branch

Account Number _____

Credit Card Number _____

Ajman Bank Account Number _____

Account in the Name of _____

REFERENCES

Reference 1*

Name _____

Mobile Number _____

Office Number _____

Reference 2*

Name _____

Mobile Number _____

Office Number _____

DECLARATION

I/We declare to the best of my/our knowledge, all of the information provided to Ajman Bank is true and complete. I/We understand that the statements made by us will form the basis on which a financing agreement will be made, and that any material changes that may occur after the basis of this offer I/We will advise Ajman Bank in writing in the event of any change to my/our circumstances in the period between the date of this application and the start of Ajman Bank Home Finance. I/We acknowledge that any finance agreement made by Ajman Bank will be subjected to the laws of the Emirate, in which the property title is registered, in force from time to time. I/We also hereby affirm that I/We fully understand the nature of the finance agreements and protection policies that may be offered to me/us as a result of the details contained in this application form. I/We understand that I/We withdraw any mandate associated with this finance, including salary/funds transfer mandate, I/We will forfeit all benefits associated with it.

I/We hereby declare that I/We have read, understood and agree to Property Finance terms and Conditions and Banking Service Guidelines published on www.ajmanbank.ae.

I/We, hereby agree that Ajman Bank has the right to conduct visit to the customer' at the place of work or residence in following (but not limited) conditions:

1. Collect missing documentation/signature
2. Verification of customer' information on service/facility request
3. Consumer's failure to meet the Bank's terms and conditions with regards to Bank' Collection Process

First Applicant _____

Signature _____

Date

Second Applicant _____

Signature _____

Date

For Bank Use Only

Branch: _____ Processed by (name): _____

Customer Service Code: _____ Signature: _____

Customer Service Staff Name: _____

Signature: _____ Approved by (name): _____

Joint Signature: _____ Signature: _____

Date:

Customer Consent Letter to Obtain and Disclose Information

Account Number:.....

Name of Customer/Account Holder:.....

Emirates ID/Trade license No:.....

1. I/We, the above account holder (Customer) hereby voluntarily authorize Ajman Bank (Bank) through this Consent Letter (Letter) to obtain and/or disclose any financial, legal or credit information relating to the Customer. It includes any information pertaining to the current/savings accounts, any outstanding credit history (i.e. home financings, auto financings, personal financings, credit cards, etc.), address, telephones or utility bills relating to the Customer and his authorized signatory or any other information which is part of the credit information report. Customer further agrees that the Bank may obtain, request, transfer and disclose any information relating to Customer obtained from any third parties such as local or international credit bureau, to and between the bank branches, subsidiaries, affiliates, representative offices, agents of the Bank and any third parties selected by any of them or Bank wherever situated. Customer allows this information for private use including for use in connection with the provision of any products or services offered to the Customer and for data processing, statistical and risk analysis purposes, global cash services and dealings in securities on any Exchange Securities Market(s) and any other relevant authorities and agencies pertaining thereto. Any of the Ajman Bank branches, subsidiaries, affiliates, representative offices, agents or any third parties selected by any of them shall be entitled to obtain, transfer and disclose any credit, legal or financial information relating to the Customer.

I/We, understand that the Customer has the right to withdraw this consent by contacting Bank' contact centre (800 22) for the following at any time:

- a. The processing of Personal Data by the Bank except where Personal Data is required for business operations related to the Consumer's Products and Services
- b. Personal Data sharing with agents of the Bank and any third parties for purposes such as but not limited to sales and marketing.

I/We, understand that a future withdrawal of expressed consent by a Customer shall not affect the lawfulness of Data processing based on the prior expressed consent. Unless specified otherwise, the withdrawal must take effect within complete 30 calendar days

I/We, understand that the Consumer's right to request access to and to request correction of the Data/Personal Data by contacting the bank for any inquiries or Complaints in respect of the Data/Personal Data on Bank' contact centre (800 22) or visit to the nearest Bank branch.

2. Without prejudice to the foregoing, the Customer hereby authorizes the Bank, without any need to get any written or oral permission, to obtain or disclose any of the information indicated in this Letter from any governmental, semi-governmental authorities, body, organization, company, credit bureau or any service provider such as electricity, water and telecommunications companies, or any other person or entity as it is needed, whether inside the United Arab Emirates or abroad, which maintain or are supposed to maintain any of the information contained in this Letter relating to the Customer. The Bank, pursuant to this Letter, may communicate with such bodies or disclose any of the information mentioned in this letter.

Ajman Bank, hereby, informs you that Bank will only collect Data/Personal Data for a lawful purpose directly related to a function or activity of the Consumer

The Bank shall be entitled to use any or all of the information contained in this letter for the purpose of granting/commencing to grant the Customer any financing facilities or any other banking services offered by the Bank or to use this information for the purpose of accessing the Customer credit position and collect any amounts payable to the Bank. Customer also confirms that he/she will pay all the charges (as per Ajman Bank's approved Tariff of Charges guide published on www.ajmanbank.ae and available across all branches) to the bank required to access this information from any source.

3. This Letter shall be governed by and interpreted in accordance with the Federal Credit Information Law Number six (6) of 2010 and any other applicable laws of the United Arab Emirates. Any dispute arising between the Bank and the Customer with regards to this Letter shall be referred to the exclusive jurisdiction of the courts of the United Arab Emirates

Applicant Signature:

(If you are a customer of Ajman Bank, your signature should be identical to the signature on your Ajman Bank Account)

Date

D	D	/	M	M	/	Y	Y	Y	Y
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UNDERTAKING FOR TAKAFUL

I, hereby confirm that Ajman Bank has disclosed my right to choose Takaful cover from minimum choice of 3 Takaful providers (As per Clause 2.1.3.15 of the CBUAE - Consumer Protection Regulation). I, hereby undertake and agree to the waiver of the afore-mentioned choice and consent to enroll in Group Takaful Policy which Ajman Bank offers for the facility/service I have availed for and the cost of which has been disclosed to me in the Key Facts statement. I also understand that as a consequence of this waiver I will not be able to revoke the choice later on.

I, hereby confirm that Ajman Bank has disclosed the following details to me with respect to my Takaful coverage:

- a. The nature, purpose, coverage and limitations of coverage;
- b. The suitability for the Consumer;
- c. The termination conditions including my obligations related to future takaful payments; and
- d. The Fees paid with the sale of takaful product.

Name of Customer/Account Holder:.....

Emirates (ID)/Trade license Number:.....

Applicant Signature:

(If you are a customer of Ajman Bank, your signature should be identical to the signature on your Ajman Bank Account)

Date

D	D	/	M	M	/	Y	Y	Y	Y
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