

AMÃNA BANK CONSUMER FACILITY APPLICATION

To The Manager,
Amãna Bank,

_____ Branch

ALL FIELDS ARE MANDATORY.
(Please complete this application in BLOCK LETTERS)

FOR BANK USE ONLY

Canvassed by : _____

Employee No : _____

Facility Ref No : _____

Repayment A/C No :

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Complete documents submitted Date : _____

PLEASE (✓) TICK THE REQUIRED FINANCING

Type of Facility Requested : Vehicle Financing Home Financing Personal Financing

Others (specify)

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Scan to View our Financing Products,
Calculate Installments and Apply Online

PERSONAL INFORMATION	Primary Applicant	Joint Applicant																																									
Are you an Existing Customer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No																																									
Title :	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other_____	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Dr <input type="checkbox"/> Other_____																																									
Name in Full : (As per NIC Please underline calling Name)																																											
NIC No. :	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>																					<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td><td style="width: 20px; height: 20px;"></td></tr></table>																					
NOTE:- Existing customers are NOT required to complete the below PERSONAL INFORMATION section* (Only changes to the information to be updated)																																											
Date of Birth :	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">D</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">M</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td><td style="width: 20px; height: 20px;">Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y																									
D	D	M	M	Y	Y	Y	Y																																				
D	D	M	M	Y	Y	Y	Y																																				
Marital Status :																																											
Number of Dependents :																																											
Nationality :																																											
Residential Address :	Permanent:	Permanent:																																									
	Correspondence:	Correspondence:																																									
District :																																											
Residence Ownership Status :	<input type="checkbox"/> Owned <input type="checkbox"/> Parent's <input type="checkbox"/> Company Provided	<input type="checkbox"/> Owned <input type="checkbox"/> Parent's <input type="checkbox"/> Company Provided																																									
	<input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged	<input type="checkbox"/> Rented <input type="checkbox"/> Mortgaged																																									
Duration of Stay at Present Address :	Years	Months																																									
Contact No. :	Land Line	Mobile																																									
E-mail :																																											
Relationship to Joint Applicant:																																											
Do you Own a Vehicle?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No																																									
	If "yes" <input type="checkbox"/> Own <input type="checkbox"/> Company Provided <input type="checkbox"/> Rented/Leased	If "yes" <input type="checkbox"/> Own <input type="checkbox"/> Company Provided <input type="checkbox"/> Rented/Leased																																									
Type of Vehicle:	<input type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Motorcycle <input type="checkbox"/> Jeep/SUV	<input type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Motorcycle <input type="checkbox"/> Jeep/SUV																																									
	<input type="checkbox"/> Double Cab <input type="checkbox"/> Others _____	<input type="checkbox"/> Double Cab <input type="checkbox"/> Others _____																																									

EMPLOYMENT DETAILS	Primary Applicant	Joint Applicant
Name of Employer/Business:		
Designation:		
Address of Employer/Business:		
Length of Service:		
Telephone No:		
Annual Salary / Income LKR:		
If duration of current employment is less than 3 years Name and Address of Previous Employer:		

DETAILS OF A RELATIVE NOT LIVING WITH YOU	
Name in Full:	
If Existing Customer - A/C no:	NIC No:
Home Address:	
Income Source :	Designation:
Address of Employer / Business:	
Relationship to Applicant:	Contact No. : <i>Land Line</i> <i>Mobile</i>

VEHICLE FINANCING	
I/We apply for a Vehicle Finance Facility as follows subject to terms and conditions mentioned in the application	
Financing Amount in Words : (LKR)	Amount in Figures (LKR) :
Repayment Period (Months) :	<input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 <input type="checkbox"/> 72 <input type="checkbox"/> 84 <input type="checkbox"/> Other (Specify: _____)
Mode of Repayment:	<input type="checkbox"/> Remit Salary to Amana <input type="checkbox"/> Set up a Standing Instruction <input type="checkbox"/> Other (Specify: _____)
Purpose of Facility:	<input type="checkbox"/> Purchase of a Vehicle <input type="checkbox"/> Re-Financing <input type="checkbox"/> Other (Specify: _____)
Pricing:	<input type="checkbox"/> Fixed <input type="checkbox"/> Floating Upfront Installment: <input type="checkbox"/> Yes <input type="checkbox"/> No
Preferred Monthly Repayment Date :	<input type="checkbox"/> 05 th <input type="checkbox"/> 15 th <input type="checkbox"/> 20 th <input type="checkbox"/> 28 th Date of the Month

Details of the Vehicle to be Financed	
Make, Model & Description :	Condition : <input type="checkbox"/> Brand New <input type="checkbox"/> Reconditioned <input type="checkbox"/> Used
Country of Origin :	Year of Manufacture :
Name of Supplier :	Supplier Address :
Purchase Price (LKR) :	Proposed Place of Parking :
Proposed Use :	Valuer :
Market Value (LKR) :	Forced Sale Value (LKR) :

Details of guarantor for Vehicle Financing or any other, if required				
	Guarantor 1		Guarantor 2	
Name in Full:				
A/C no if Existing Customer:				
NIC No:				
Home Address:				
Income Source :	<input type="checkbox"/> Salary <input type="checkbox"/> Business	Designation:	<input type="checkbox"/> Salary <input type="checkbox"/> Business	Designation:
Address of Employer / Business: (include department)				
Contact No. :	<i>Land Line</i>	<i>Mobile</i>	<i>Land Line</i>	<i>Mobile</i>

HOME FINANCING

I/We apply for a Home Finance Facility as follows subject to terms and conditions mentioned in the application

Financing Amount in Words : (LKR)			
Amount in Figures (LKR) :		Repayment Period (Months) :	
Mode of Repayment:	<input type="checkbox"/> Remit Salary to Amana <input type="checkbox"/> Set up a Standing Instruction <input type="checkbox"/> Other (Specify : _____)		
Purpose of Facility :	<input type="checkbox"/> To Purchase a Land <input type="checkbox"/> To Purchase a House <input type="checkbox"/> To Purchase a Land and Construct a House <input type="checkbox"/> To Complete / Extend / Renovate House Owned by Me <input type="checkbox"/> To Construct a House on Land Owned by Me <input type="checkbox"/> To Re-Finance a Housing Facility Obtained through another Bank <input type="checkbox"/> To Purchase an Apartment <input type="checkbox"/> Other (Specify : _____)		
Pricing:	<input type="checkbox"/> Fixed rate <input type="checkbox"/> Floating		
Facility Type :	<input type="checkbox"/> New Facility <input type="checkbox"/> Existing Facility Top up		
Preferred Monthly Repayment Date :	<input type="checkbox"/> 05 th <input type="checkbox"/> 15 th <input type="checkbox"/> 20 th <input type="checkbox"/> 28 th Date of the Month		
Estimated Value of House/Property :		Property Location:	
Purchase Price of House/Property:		Advance Amount Paid to Seller:	
Floor Area of House to be Purchased/Constructed : (Sq.Ft/Sq.Mt)			
If Facility is for Construction Purpose			
Total Estimated BOQ Cost for Construction/Repair/Renovations :			
BOQ Prepared By :			
Amount already Spent (if any) :			

PERSONAL FINANCING

I/We apply for a Personal Finance Facility as follows subject to terms and conditions mentioned in the application

Facility Type:	<input type="checkbox"/> Small Asset Finance <input type="checkbox"/> Education <input type="checkbox"/> Solar <input type="checkbox"/> Travel <input type="checkbox"/> Other (Specify : _____)		
Financing Amount in Words (LKR) :		Amount in Figures (LKR) :	
Repayment Period (Months):	<input type="checkbox"/> 12 <input type="checkbox"/> 24 <input type="checkbox"/> 36 <input type="checkbox"/> 48 <input type="checkbox"/> 60 <input type="checkbox"/> 72 <input type="checkbox"/> 84 <input type="checkbox"/> 96 <input type="checkbox"/> 108 <input type="checkbox"/> 120 <input type="checkbox"/> Other : ____		
Mode of Repayment:	<input type="checkbox"/> Remit salary to Amana <input type="checkbox"/> Set up a Standing Instruction Other (Specify : _____)		
Exact Purpose of Facility:			
Purchase Price:		Upfront Amount:	
Supplier Name:			
Supplier Address:			
Duration of the Education Course (If Education Financing)			
Preferred Monthly Repayment Date :	<input type="checkbox"/> 05 th <input type="checkbox"/> 15 th <input type="checkbox"/> 20 th <input type="checkbox"/> 28 th Date of the Month		

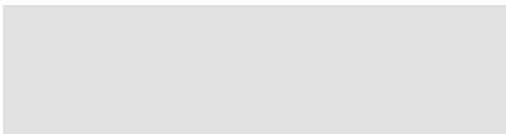
TERMS & CONDITIONS

I/We agree to strictly abide by the following terms and conditions.

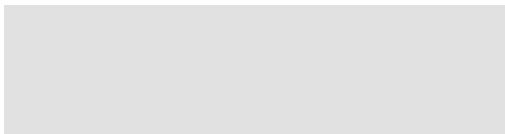
1. Amana Bank PLC shall have the right to review above facility from time to time and to withdraw / cancel or recall the same or vary the terms and conditions relating thereto at any time in its sole and absolute discretion without prior notice to me/us in breach of the contract.
2. The proceeds of the above facility to be credited to any account maintained by me/us at Amana Bank PLC or any of its branches. I/We agree to open at least one current or savings account with Amana Bank PLC for this purpose and to maintain such account(s) subject to the rules applicable to such account(s), until such time the facility and profits and other monies payable thereon are paid and settled in full.
3. Profits to be payable monthly at a pricing to be determined by Amana Bank PLC and confirmed to me/us in a confirmation letter to be sent by Amana Bank PLC on release of facility funds. I/We agree that if I/We do not agree with the said pricing I/We shall not make use of the facility proceeds and shall promptly (in any event not later than 7 days from such confirmation) inform Amana Bank PLC of my/our inability to accept the facility. Use of the proceeds of the facility shall be conclusive proof that I/We have fully accepted the monthly instalment amount, the pricing and the repayment period given in the letter of offer sent by Amana Bank PLC, subject to and without prejudice to the bank's right to vary such monthly instalment amount, pricing and the repayment period. It is specifically agreed that Amana Bank PLC may at its discretion increase or decrease the applicable pricing depending on market conditions, the monthly instalment amount and the repayment period as per the agreed terms & conditions mentioned in our Facility Offer Letter. Any tax applicable on the amount of the facility or any profit paid or payable, shall be paid by me/us.
4. Subject to the operation of clauses 1 and 3 above, I/we shall repay the facility at the monthly instalment amount set out in the aforesaid offer letter, with subsequent repayments being made on the corresponding dates of every succeeding month. I/We agree that if my/our choice of repayment date will result in the first repayment being made on a date less than one month from the date of disbursement, Amana Bank PLC may at its discretion charge profit only and not recover capital for the period from the date of disbursement to the date of first repayment.
5. I/We hereby irrevocably authorize Amana Bank PLC Without any notice to me/we to debit any of the current accounts or savings account or fixed deposit accounts maintained by me/us at Amana Bank PLC at the sole discretion of Amana Bank PLC with all amounts payable under or in respect of the facility on the due dates as agreed above, together with the amount of profit payable.
6. I/We authorize Amana Bank PLC to make any inquiries as Amana Bank PLC deem necessary for credit assessment or confirmation of particulars from banks, auditors, Credit Information Bureau(CRIB) and any other parties named above or any other source.
7. I/We also request Amana Bank PLC to grant and agree to accept a facility of an amount less than the amount applied for if Amana Bank PLC is unable to grant the full amount I/We have applied for due to any reason whatsoever. In such an event such facility of a lesser amount shall also governed by the terms and conditions contained herein, without the need for any further request or acknowledgment from me/us.
8. In any case where any other facility/s and/or credit facility/facilities has/have being is/are granted to me by Amana Bank PLC, and default is made in the repayment of principle or profit due upon any such facility/s and or credit facility/facilities, the repayment of the above facility shall be deemed to be in default even though in fact default may not have been made.
9. All information regarding my/our trade business or occupation and financial condition will be furnished by me/us to, as and when required by Amana Bank PLC.
10. Any material change expected or experienced in my/our trade business or occupation shall be forthwith notified by me/us to Amana Bank PLC.
11. Particulars of any litigation which may tend to affect my financial capacity and in which I/We may be involved shall be disclosed by me to Amana Bank PLC whenever such eventuality occurs.
12. The production in any court of law or before any tribunal or body or statutory officer of any statement, extract, writing or other document showing monies owed by me/us as a result of the grant to me/us of the above facility and made out of the books or documents of Amana Bank PLC and signed and certified by a Manager of Amana Bank PLC shall be deemed to be conclusive proof of the amount of my/our liability to Amana Bank PLC without any further documents or vouchers being produced by Amana Bank PLC.
13. The monies due by me/us to Amana Bank PLC in respect of the above facility and profit thereon shall be revocable from me/us notwithstanding the prescription ordinance (cap.68) and I/We shall not plead the prescription ordinance (cap.68) as a bar to Amana Bank PLC suing me/us for the recovery of the said monies.
14. All representations and statements made above and elsewhere and otherwise to Amana Bank PLC or any of its officers by me/us or my/our agents, employees or officers in writing or otherwise on my/our behalf or purporting to be on my/our behalf are hereby warranted true and correct and intended to be acted upon by Amana Bank PLC and shall form the basis of the contract resulting from the grant to me/us of the above facility.
15. Amana Bank PLC may waive any of the above terms and conditions either unconditionally or on terms. Every such wavier by Amana Bank PLC however shall be without prejudice to the rights of Amana Bank PLC, which shall always remain exercisable as if such wavier had not been made, whenever Amana Bank PLC thinks fit.
16. I do hereby irrevocably undertake that so long as I/We am/are in employment of another person on entity of whatever nature i/we shall ensure that the salary and all other payments due to me/us from my employer(s) is/our remitted to my account maintained with Amana Bank PLC and for the purpose i/us hereby specifically undertake to give and execute a letter of request or other documents that my/our said employer(s) may require.
17. I agree that in the event of default by me/us Amana Bank PLC may appoint third party collection agents for the recovery of outstanding amounts and I/us agree to pay all costs of such collection.
18. I/We understand and agree that if have indicated that this facility is for settlement (in full or part) of a financial facility, I/We have obtained from another financial institution Amana Bank PLC may at its sole discretion debit my/our account and pay such institution in settlement of my/our existing liability based on a confirmation received from such institution. I/us hereby agree to indemnify and keep indemnified Amana Bank PLC against any claims or loss that may arise as a result of Amana Bank PLC acting in pursuance of my/our instructions.
19. I/We hereby authorize and consent to Amana Bank PLC disclosing information relating to me/us and/or my/our transactions or account(s) with the Bank and /or any branch of the Bank for such purpose as the Bank in its sole discretions deemed fit.
20. I/We hereby confirm that these terms and condition were given and explained to me/ us before the signing hereof and I/we have read and understood the said terms and conditions.

I/We hereby confirm that copies of the terms and condition of the Amana Bank PLC applicable to

Vehicle Financing Home Financing Personal Financing together with details relevent to such product were given and explained to me/us in the language of my/our choice before the signing hereof and I/we have read and understood the details terms and conditions therein contained and agree and consent to be bound thereby



Signature of Primary Applicant



Signature of Joint Applicant

Date

	Signature	Name and Address	NIC No
Witness 1			
Witness 2			