



MAURITIUS HOUSING COMPANY LTD
HOUSING LOAN APPLICATION FORM
BRN: C06008524

Issue 1 Rev 1

Please complete all sections and tick where necessary (✓)

Secured Loan ☐ Loan Against Deposit/PEL ☐ Unsecured Loan ☐ Loan Scheme:

Source of Lead

BRANCH CODE/NAME / LEAD ID APPLICATION ID

A (i) : CUSTOMER DETAILS

Main Applicant

CIF No.

PEL/HDC A/C Number

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Minor ☐ Dr

Surname

First Names

Maiden Name (if Applicable)

NIC

Passport No.

Date of Birth

Marital Status

Single ☐ Married ☐ Widow/er ☐ Divorced ☐

Date of Marriage (dd/mm/yyyy)

Marriage Terms

No of Dependent Children

Residential Address Street & City

E-Mail Address

Mobile No Home

Office

Co Applicant No. ☐ Relationship

CIF No.

PEL/HDC A/C Number

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Minor ☐ Dr

Surname

First Names

Maiden Name (if Applicable)

NIC

Passport No.

Date of Birth

Marital Status

Single ☐ Married ☐ Widow/er ☐ Divorced ☐

Date of Marriage (dd/mm/yyyy)

Marriage Terms

No of Dependent Children

Residential Address Street & City

E-Mail Address

Mobile No Home

Office

1. Is Applicant presently a tenant ? If yes, Monthly Rent Rs

and if No: to specify if Applicant's present residence is

☐ Owner Occupied ☐ Parent's House



MAURITIUS HOUSING COMPANY LTD HOUSING LOAN APPLICATION FORM

Please complete all sections and tick where necessary (✓)

A (ii): INTERVENING PARTIES DETAILS (NON PAYERS)

Intervening Party No. ☐

Guarantor ☐ Caution Hypothecaires ☐

Co-Owners ☐ Heirs ☐ Usufruct Owners ☐

Main / Co Applicant Spouse

CIF No.

Relationship with Main Applicant

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Minor ☐ Dr

Surname

First Names

Maiden Name (if Applicable)

NIC

Passport No.

Marital Status

Single ☐ Married ☐ Widow/er ☐ Divorced ☐

Date of Marriage (dd/mm/yyyy)

Marriage Terms

Occupation

Employer

Residential Address Street & City

Mobile No

Home

Office

Intervening Party No. ☐

Guarantor ☐ Caution Hypothecaires ☐

Co-Owners ☐ Heirs ☐ Usufruct Owners ☐

Main / Co Applicant Spouse

CIF No.

Relationship with Main Applicant

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Minor ☐ Dr

Surname

First Names

Maiden Name (if Applicable)

NIC

Passport No.

Marital Status

Single ☐ Married ☐ Widow/er ☐ Divorced ☐

Date of Marriage (dd/mm/yyyy)

Marriage Terms

Occupation

Employer

Residential Address Street & City

Mobile No

Home

Office

B LOAN REQUEST DETAILS

Purpose of loan ☐ Land Purchase (Residential)
☐ Purchase of Residential Property/Apartment
☐ House Construction/Extension

Loan Amount Requested Rs.

Interest Rate (%)
(Linked to Repo)

Remarks:

☐ Mixed Construction (Residential and Commercial)
☐ Renovations ☐ Completion
☐ Debts Refinancing

Repayment Period Yrs/Months /

MEP Rs:

C EMPLOYMENT DETAILS OF BORROWERS

Main Applicant

Employment Status ☐ Salaried ☐ Self-Employed

Occupation / Job Title

Employer's Name and Address (or Business Address if Self-Employed)

Business Sector if Self-Employed

Employed since or started Business

BRN (if Self-Employed)

Employment Term:

Permanent ☐ On Contract ☐ On Probation ☐ Trainee

Confirmed on: / /
Previous Employment details (If any)

Co Applicant. ☐

Employment Status ☐ Salaried ☐ Self-Employed

Occupation / Job Title

Employer's Name and Address (or Business Address if Self-Employed)

Business Sector if Self-Employed

Employed since or started Business

BRN (if Self-Employed)

Employment Term:

Permanent ☐ On Contract ☐ On Probation ☐ Trainee

Confirmed on: / /
Previous Employment details (If any)

Co Applicant. ☐

Employment Status ☐ Salaried ☐ Self-Employed

Occupation / Job Title

Employer's Name and Address (or Business Address if Self-Employed)

Business Sector if Self-Employed

Employed since or started Business

BRN (if Self-Employed)

Employment Term:

Permanent ☐ On Contract ☐ On Probation ☐ Trainee

Confirmed on: / /
Previous Employment details (If any)

Co Applicant. ☐

Employment Status ☐ Salaried ☐ Self-Employed

Occupation / Job Title

Employer's Name and Address (or Business Address if Self-Employed)

Business Sector if Self-Employed

Employed since or started Business

BRN (if Self-Employed)

Employment Term:

Permanent ☐ On Contract ☐ On Probation ☐ Trainee

Confirmed on: / /
Previous Employment details (If any)

D BORROWER'S DECLARATION OF INCOME/EXPENDITURE

MONTHLY INCOME / REVENUE

| | Main Applicant | Co-Applicant <input type="checkbox"/> | Co-Applicant <input type="checkbox"/> | Co-Applicant <input type="checkbox"/> |
|-----------------------|----------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| Basic | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Allowance | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Overtime | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Part Time | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Business Income | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other, please specify | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| TOTAL MONTHLY INCOME | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

MONTHLY EXPENSES

| | Main Applicant | Co-Applicant | Co-Applicant <input type="checkbox"/> | Co-Applicant <input type="checkbox"/> |
|--|----------------------|----------------------|---------------------------------------|---------------------------------------|
| a) MHC Ltd | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| b) Loan Repayments (Other Banks/Institutions) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| c) Household Expenditures (CWA, CEB, ...) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| d) Hire Purchase (CIM, Courts, ...) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| TOTAL MONTHLY EXPENSES | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

REMARKS

E DETAILS OF EXISTING LOAN / OTHER FINANCIAL COMMITMENTS

| Main Applicant | (1) | (2) | (3) | (4) |
|-------------------------------------|-----|-----|-----|-----|
| Lending Institution | | | | |
| Purpose of loan | | | | |
| Original Loan Amount (Rs) | | | | |
| Balance Outstanding to-date (Rs) | | | | |
| Terms of Repayment (Months) | | | | |
| Remaining Repayment Period (Months) | | | | |
| Total Amount in Arrears (Rs) | | | | |
| Monthly Repayment Amount (Rs) | | | | |

Have you guaranteed a loan ? ☐ Yes ☐ No If yes, please give details ; ☐ MHC Ltd ☐ Others

Co Applicant ☐

| | 1 | 2 | 3 | 4 |
|-------------------------------------|---|---|---|---|
| Lending Institution | | | | |
| Purpose of loan | | | | |
| Original Loan Amount (Rs) | | | | |
| Balance Outstanding to-date (Rs) | | | | |
| Terms of Repayment (Months) | | | | |
| Remaining Repayment Period (Months) | | | | |
| Total Amount in Arrears (Rs) | | | | |
| Monthly Repayment Amount (Rs) | | | | |

Have you guaranteed a loan ? ☐ Yes ☐ No If yes, please give details ; ☐ MHC Ltd ☐ Others

F DETAILS OF SECURITY (COLLATERAL) OFFERED

☐ **Property Collateral**

☐ **1.a) Property/Bare-land being Purchased**

Status: ☐ Freehold ☐ Leasehold ☐ Prescribed

Area (m2) Share /000emes

Site Address

☐ **(b) Construction**

Status: ☐ Freehold ☐ Leasehold ☐ Prescribed

Area (m2) Share /000emes

Is Applicant owner of property being given as Security

☐ YES ☐ NO

If No, Name of Owner

Is Applicant Owner of other Property

If Yes, Please give details

Is Land/Property to be given as security already mortgaged? Details

Site Address

Indicate period of Lease or Prescription Date

TV No

PIN No

☐ **Alternate Security**

Status: ☐ Freehold ☐ Leasehold ☐ Prescribed

Area (m2) Share /000emes

Site Address

☐ **Additional Collateral Security**

Status: ☐ Freehold ☐ Leasehold ☐ Prescribed

Area (m2) Additional Collateral Security

Relationship with Applicant

Site Address

TV No

PIN No

Remarks

In case of a purchase:

(i) Proposed Purchase Price

(ii) Amount due to Vendor

(iii) Vendor Name

Phone No

Address

Difference of Funds Available

Remarks

| | | | |
|--|----------------------------|-----------------|-------------------|
| <input type="checkbox"/> (2).Cash Collateral | <div>Certificate No:</div> | | |
| Term Deposit Amount | <div>Rs</div> | Maturity Period | <div>Months</div> |
| Interest Rate (%) (Linked to Repo) | <div></div> | | |

G INSURANCE COVER SCHEMES – LIFE & BUILDING(This loan may be guaranteed by MHC Assurance Cover or through another Insurance Co.)

☐ In-House Loan Cover Scheme

Borrower’s Weight:

Main Applicant

Co-Applicant No. ☐

Co-Applicant No.

Co-Applicant No.

Borrower’s Height:

Main Applicant

Co-Applicant No. ☐

Co-Applicant No.

Co-Applicant No.

☐ Insurance Cover with other recognized Insurance Company

Name of Insurance Company

Remarks

H : CUSTOMER DECLARATION

(A) : I/We declare/understand/agree :

1. that to the best of my/our knowledge and belief the particulars set out in this application are true: that no information which might affect the decision of MHC Ltd, has been withheld.
2. that MHC Ltd may make or cause to be made any such enquiries as it may deem necessary in respect of this application and I/We undertake to supply any such information as may be required accordingly.
3. that the loans or advances thereof made by the MHC Ltd do not constitute a warranty as to the standard of the building.
4. that the Technical Officer employed by MHC Ltd evaluates the land / property to be offered as security and/or examines my building (whether existing or during the course of the construction) exclusively as an employee of the MHC Ltd in order to ascertain the mortgage value of the land and the building that are acceptable as security for a loan and not to supervise construction works on my/our behalf.
5. that it is an offence to :
 - (i) bribe or attempt to bribe or corruptly influence a MHC Ltd employee or agent;
 - (ii) apply any part of a loan for purpose other than that for which the loan was granted;
 - (iii) willfully withhold any material information within my knowledge or willfully make a statement, which I/We know to be false or misleading.
6. to bear all related costs and expenses including MHC Ltd's administration costs as well as legal costs involved in the making of the loan.
7. that my/our loan shall be governed by the rules of the MHC Ltd as are in force at the time of the application and which may be modified from time to time by MHC Ltd.
8. that as per the Borrowers Protection Act 2007, if I/We knowingly give false or misleading information in any material particular in my/our application for a credit facility under Section 10 shall commit an offence and shall on conviction be liable to a fine not exceeding 50,000 Rupees.

(B) : I/We further understand that :

- MHC Ltd will as part of its appraisal process of the present application, access MCIB to seek information on credit facilities provided to me/us, by other banks and/or other financial institutions and I/We authorize MHC Ltd to do so.
- It will be a term of the credit facility applied for, if granted, that information that regarding it shall be given to MCIB for the use of MCIB and other banks and/or other financial institutions.
- I/We have the right to request from the MCIB information on what has been registered in my/our name in the MCIB.
- The information so collected will be kept in strict confidence by MCIB and MHC Ltd.

Have you ever been convicted? Yes ☐ No ☐

If Yes, reason why?

I SIGNATURE OF BORROWERS / INTERVENING PARTIES

Main Applicant

Co Applicant No. ☐

Signature

Signature

Name

Name

Co Applicant No. ☐

Co Applicant No. ☐

Signature

Signature

Name

Name

Intervening Party No. ☐

Intervening Party No. ☐

Signature

Signature

Name

Name

Intervening Party No. ☐

Intervening Party No. ☐

Signature

Signature

Name

Name

OFFICIAL USE ONLY

Caution List Checked ☐ World Check Done ☐

| | NAME | SIGNATURE | DATE |
|-------------------------------|-------------|-------------|-------------|
| APPLICATION FORM SUBMITTED BY | <div></div> | <div></div> | <div></div> |
| APPLICATION FORM RECEIVED BY | <div></div> | <div></div> | <div></div> |
| APPLICATION INPUT BY | <div></div> | <div></div> | <div></div> |

J DOCUMENTS CHECKLIST

- | | | | | | | |
|--------------------------|---|--|---|----|----|----|
| <input type="checkbox"/> | 1) Birth Certificate | } | KYC documents to be submitted by borrower/s and/ or Intervening Parties/Vendor | | | |
| <input type="checkbox"/> | 2) National Identity Card | | | | | |
| <input type="checkbox"/> | 3) Marriage Certificate (If Applicable) | | | | | |
| <input type="checkbox"/> | 4) Utility Bill (CWA, CEB or Mauritius Telecom) – Not more than 3 months | | | | | |
| <input type="checkbox"/> | 5) Divorce Certificate (If Applicable) | | | | | |
| <input type="checkbox"/> | 6) Death Certificate (If Applicable) | | | | | |
| <input type="checkbox"/> | 7) Affidavit (if Applicable) | | | | | |
| <input type="checkbox"/> | 8) Title Deed | | | | | |
| <input type="checkbox"/> | 9) Registered Memo of Survey with relevant Site Plan and Location Plan | | | | | |
| <input type="checkbox"/> | 10) House Plan (Dimension A4 only) | | | | | |
| <input type="checkbox"/> | 11) Building Permit | | | | | |
| <input type="checkbox"/> | 12) Morcellement Permit | | | | | |
| <input type="checkbox"/> | 13) Salary Slips (At least 3 months) or 12 months – where applicable | | | | | |
| <input type="checkbox"/> | 14) Certificate of Employment/Confirmation letter (if applicable) | | | | | |
| <input type="checkbox"/> | 15) Bank Statements (At least last 3 months) or 12 months – where applicable | | | | | |
| <input type="checkbox"/> | 16) Certificate/s of outstanding liability/ies (in case of refinancing) | | | | | |
| <input type="checkbox"/> | 17) Registered Power of Attorney (If application is submitted by a third party and identity documents of the third party) | | | | | |
| | For Self-Employed : | | | | | |
| <input type="checkbox"/> | 18) Business Registration Number | | | | | |
| <input type="checkbox"/> | 19) MRA Returns and Financial or Monthly/Revenue Expenses Statements | | | | | |
| | (i) Certificate of Incorporation (if Applicable) | | | | | |
| | (ii) Trade Licence | | | | | |
| <input type="checkbox"/> | 20) Location Plan for Business Place | | | | | |
| | Non – Refundable Fees: | | | | | |
| | (i) Application Fee : Rs 1,000/- (ii) Doctor Fee : Rs 550/- (iii) Policy Fee : Rs 200/- | | | | | |
| <input type="checkbox"/> | 21) Others | <table border="1"><tr><td>1.</td></tr><tr><td>2.</td></tr><tr><td>3.</td></tr></table> | | 1. | 2. | 3. |
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |
| | | | | | | |
| | | | | | | |