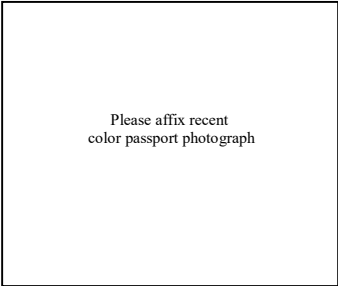




VANTAGE LOAN APPLICATION FORM



SECTION A: PARTICULARS OF BORROWER:

Name:
Surname First Name Middle Name

Address:
..... Tel No:

Date of Birth (dd/mm/yy): Place of Birth: Sex:

State of Origin: Nationality:

Highest Educational Qualification: Profession:

Name/Address of Employer (if less than three years, give name of previous employer).....
.....
.....

Present Position:

Telephone No: Mobile Phone No:.....

Fax:..... E-mail:

Years at Current Employment:.....No of Years to Retirement:.....

Residential Address (no p.o. box please):
..... Tel No:

Type: Owned Rented Others Specify

Annual Rent:

Marital Status: Married Single Divorced /Separated

Next-of-Kin:

Name:..... Relationship: Age:

Address:
.....

Tel No:

SECTION B. PERSONAL FINANCIAL INFORMATION:

Employment Income:

Total Annual Pay:

Monthly Gross Pay:

Monthly Net Pay:

Other Periodic Pay from employment:

Type	Amount (₱)	Month
Total		

Existing Obligations/Liabilities (*off payroll only*):

Lender	Type	Outstanding Amount	Existing Periodic Repayment	Frequency
Total				

Banking Details (Salary Account):

Bank	Account No.	Account Type	Balance As at:
Total			

Estimated Monthly Living Expenses:

SECTION C. PARTICULARS OF THE LOAN:

Loan Amount Required:

Proposed Tenor in Months (Not More than 12 Months).....

Frequency of Installment Repayment: (Monthly).....

Details of account to credit requested loan amount (This must be salary account)

Account Name:

Account Number:

Bank Name:

Biometric ID number:

Type of Account: Current Saving

SECTION D. PROPOSED SECURITY FOR THE LOAN

1. Loan Against Salary via:

a. Irrevocable Standing Order Payment (ISPO) on Salary A/c

b. Post -dated Cheque on salary

2. Guarantee

Guarantee of Employer Individual Guarantee

SECTION E. APPLICANT'S DECLARATION:

I hereby declare that all information provided in this application are correct and that all documents submitted with this form are authentic. I agree that Vantage Stream Multi-Trust Limited could cross-check the information provided above and may request for references from my employer and/or financial institutions mentioned above. I therefore agree that any material misstatement discovered renders my application null and void.

Full Name:

Signature:Date:



VANTAGE LOAN REQUIREMENTS DOCUMENT CHECKLIST

		Yes	Deferred	Waived
1.	Formal application requesting for loan			
2.	Completely filled and signed Vantage loan application form			
3.	A recent passport size photograph			
4.	Copy of employee ID/ Employment or Confirmation Letter			
5.	Valid Means of ID i.e National ID, International passport, Voters Card, Driver's License			
	Current Utility Bill of not more than 3 months old			
6.	Written letter of undertaking to notify the company in the event of change of employment, banker, residence or relocation abroad			
7.	Confirmed letter of irrevocable domiciliation of salary from employers or post-dated cheques drawn on salary account			
8.	Duly signed consent letter			
.	Statement of salary account for 6 months and 3 months pay slip			
9.	Duly executed Personal Guarantee Form supported with an undated cheque in the sum of the loan amount. (The Guarantor must be in paid employment of a reputable organization with position of Manager and above)/ Guarantors Staff ID			
10.	Duly executed Dud Cheque Pledge forms by both borrower and guarantor			
11.	Duly executed Loan agreement forms			

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.....
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.....20.....

The Manager
Vantage Stream Multi-Trust Limited
13D, Kenneth Agbakuru Street,
Lekki Phase 1,
Lekki
Lagos.

Dear Sir/Madam,

LETTER OF UNDERTAKING

I of the above address declare that all the addresses given are correct and in order. I presently work with..... with our Head Office at..... and i accept responsibility to service the facility as agreed on the terms and conditions.

I would notify your company in event of change of employment, banker, residence, or relocation abroad.

Thank you.

Yours faithfully,

.....

.....
.....
.....

.....20....

The Manager
Vantage Stream Multi-Trust Limited
13D, Kenneth Agbakuru Street,
Lekki Phase 1,
Lekki
Lagos.

Dear Sir/Madam,

CONSENT LETTER

I/We consent that the company as member of the Credit Reference Agency (CRA) licensed by the CBN may collect, use and disclose to the CRA credit and personal information disclosed to it in the course of banking relationship approved by the Central Bank of Nigeria (CBN) or any other relevant statute.

I/We further consent that information held about me/us by the CRA may be linked to records relating to one or more of my/our Partners(s)/Director(s) and we may as a result be treated as financially linked and my application will be assessed with reference to any “associated” records.

I/We warrant that I/We am/are entitled to disclose information about any co-Applicant /guarantor and/ or anyone else referred to me/us and to authorize the Lending Company to search and or record such information at the CRA.

I/We hereby agree to release and discharge the company from its obligations under the bankers’ duty of Secrecy and further agree to indemnify and hold the Lending Company harmless against all claims, costs, Expenses, damages and liabilities arising from the disclosure of information about my/our Co-applicant(s)/guarantor(s) or other persons or any use of such information by CRAs in compliance with provisions of any CBN Guideline and/or relevant Statute.

Signed: (Customer)

OR

.....
AUTHORISED SIGNATORY
SIGNATORY

.....
AUTHORISED



VANTAGE LOAN

GUARANTOR'S FORM

1. Information about Guarantor (hereinafter referred to as "You" and "Your"):

Full Name of Guarantor _____

Address _____

City _____ State _____ Postal Code _____

Email Address _____ / Phone Number _____

Place of work _____ / Profession _____

Position _____ Years of Work Experience _____

Years to Retirement _____ BVN _____

1-3 million/year 3.1-5 million/year 5.1-10 million/year 10 million/year

Total Annual Pay _____ / Monthly Gross Pay _____

Monthly Net Pay _____

2. You are Guaranteeing (hereinafter referred to as the "Borrower"):

3. Nature of Relationship with Borrower you are Guaranteeing:

4. Obligations Guaranteed

In consideration of Vantage Stream Multi-Trust Limited ("VSM") granting a loan to the Borrower as it deems appropriate, you guarantee payment on demand of all present and future debts and liabilities of the Customer to VSM arising from or as a consequence of the aforementioned loan. The Obligations include any and all debts and liabilities, however incurred, both direct and indirect, whether incurred alone or jointly with others, whether absolute or contingent, whether matured or not matured, whether as principal or surety and whether for commission, interest, fees, charges or expenses (including legal fees and expenses) incurred by the Customer or by VSM in its dealings with the Customer. Obligations further include, without limitation, margin provided, monies advanced to the Customer or to another person which the Customer is obligated to repay, monies owing pursuant to an Indemnification or Guarantee given by the Customer with respect to any of the accounts of the

Customer or those of any other person and any debit balance or other obligation owing with respect to any of the Customer's accounts, before and after liquidation.

You agree to be bound by the terms and conditions of this Guarantee.

5. Nature, Extent and Duration of Your Liability

You (and therefore all of your property and assets) are liable to VSM for

- The Obligations of the Borrower;
- The Obligations incurred by VSM in connection with its dealings with the Borrower however and whenever these occur, until such time as the loan is fully repaid.

6. Your liability to VSM is unconditional, continuing and absolute.

It is not and will not be limited, reduced or in any way affected by any one or more of the following events:

- The unenforceability of the Obligations or any of them, any security or any other rights against the Customer or any other person.
- Any change in the activity in the Customer's account or accounts, including the nature, size, risk, suitability, appropriateness, legality, cost or concentration of any trade(s) or transaction(s).
- Any change in the terms of the Customer's account or accounts, including investment objectives, risk tolerance, know your client information and the granting of margin and options privileges.
- Any change in the terms or amount or existence of the Obligations.
- The extension of time for payment to the Customer or the granting of any indulgence or concession to the Customer or any other person.
- The taking or not taking of any guarantee from any other person.
- Accepting settlement from or granting releases or discharges to the Customer or any other person, including another guarantor.
- Your liability under any other guarantee or the liability of the Customer under any other guarantee.
- Any change in VSM's ownership, control, membership or business, including dissolution, where applicable.
- Any event whatsoever that might be a defense available to the Customer for its Obligations or a defense or the basis of a counterclaim for you under this Guarantee, all of which you waive in signing this Guarantee.

7. Warranties.

- All information given to you in support of this Guarantee form is true, accurate and complete. I am solely responsible for the correctness of every information stated and you have no obligation to verify the authenticity of any information provided by me for this Guarantee.
- I hereby indemnify you from and against any liability that may arise out of any erroneous, incorrect or incomplete information supplied by me or the Borrower.

8. Not Liable

- VSM does not owe you any duty (fiduciary or otherwise) and you hereby waive any right to make any claim or counterclaim and to raise any right of set-off, equitable or otherwise, arising from any alleged breach of a duty owed to you, or the Customer or any other person. VSM will not be liable to you nor shall you make any claim for any negligence or any breaches or omissions on the part of VSM, its employees, officers, directors, agents or receivers appointed by it in the course of any of its or their actions.

9. No Set-off or Counterclaim

You will make all payments required to be made under this Guarantee without regard to any rights of setoff or counterclaim that you have or may have against the Customer or VSM, which rights you waive in signing this Guarantee.

10. Application of Moneys Received

VSM may, without notice, apply all moneys received from you, or the Customer or any other person to such part of the Obligations as VSM in its absolute discretion consider appropriate. VSM may also revoke and alter any such application. VSM may, at its option, without notice, debit any accounts you have at VSM, or at any affiliate of VSM, to satisfy your Obligations under this Guarantee.

11. Exhausting Recourse

VSM does not need to exhaust its recourse against the Customer or any other person or under any guarantee VSM may from time to time hold before being entitled to full payment from you under this Guarantee. You waive all benefits of discussion and division.

12. Costs and Expenses

You agree to pay all costs and expenses, including legal fees, of enforcing this Guarantee.

13. Assignment and Postponement of Claims

You postpone the repayment of all present and future debts and liabilities that the Customer owes to you to the prior repayment to VSM of the Obligations. You assign to VSM all such debts and liabilities, until the Obligations are repaid in full. If you receive any moneys in payment of any of such debts and liabilities, you will hold them in trust for, and will immediately pay them to, VSM without reducing your liability under this Guarantee.

14. Assignment of Obligations

VSM may, without notice, sell or assign the Obligations and in such case, the assignee may enforce this Guarantee and VSM may enforce this Guarantee for any part of the Obligations not sold or assigned.

15. Governing Law

This Guarantee shall be governed in accordance with the laws of the Federal Republic of Nigeria.

16. General

Any provision of this Guarantee that is void or unenforceable shall not affect the validity of the remaining provisions. This Guarantee shall remain in full force and effect. There are no representations, collateral agreements, warranties, or conditions with respect to, or affecting your liability under this Guarantee other than as contained in this Guarantee. No alteration or waiver of this Guarantee or any of its terms or conditions shall be binding on VSM, unless expressly made in writing by VSM. VSM's written statement of the amount of the Obligations shall be conclusive and binding on you. You expressly waive notice of the existence, creation or renewal of all or any of the Obligations, presentment, demand, notice of dishonor, protest and all other notices whatsoever.

I confirm that I have read, understood and agree to be bound by the terms of this Guarantee.

Name of Guarantor: _____

Signature of Guarantor: _____

Execution Date: _____

In the Presence of: _____

Name of Witness: _____

Signature of Witness: _____

Address of Witness: _____

Occupation of Witness: _____