DTB | DIAMOND TRUST BANK

Home Loan Application Form

ACCOUNT NUMBER ☐☐☐☐☐☐☐☐☐☐☐☐

TYPE OF LOAN

I am looking to apply for the following:

☐ Property Purchase ☐ Equity Release ☐ KMRC Mortgage ☐ Mortgage Top Up
☐ Mortgage Transfer ☐ Shamba Loan

Joint Application ☐ Yes ☐ No

FIRST APPLICANT

Personal and Residential details

☐ Mr. ☐ Mrs. ☐ Miss. ☐ Dr. ☐ Prof ☐ Other

Name	Nationality
ID/Passport No. ☐☐☐☐☐☐☐☐☐☐	Date of Birth ☐☐/☐☐/☐☐☐☐ KRA PIN No.:
E-mail Address:	Phone No.:
Marital status: ☐ Single ☐ Married ☐ Other	**Gender:** ☐ Male ☐ Female **No. of dependents:**
Spouse(s) Name:	ID/Passport No. ☐☐☐☐☐☐☐☐☐☐

Current residential address (please give full details – plot no., street name, area, etc.):

P.O. Box:

Country of residence:	Length of stay at present address: *Years*

Type: ☐ Rented ☐ Owned ☐ Living with parents ☐ Mortgaged ☐ Employer provided

Permanent address if different from present address (foreign nationals, please provide address in home country):

☐ Employed ☐ Self Employed	Income

SOURCE OF INCOME

Company Name:	No. of years with Company:
Physical address:	Telephone (Work):
Postal address:	
Occupation / Position held:	**Terms of Service:** ☐ Permanent ☐ Contractual
Contract tenure:	Expiry date: ☐☐/☐☐/☐☐☐☐

Rental / Consultancy/ Business Income

Estimated Monthly Turnovers:

SECOND APPLICANT (WHERE APPLICABLE)

Personal and Residential details

☐ Mr. ☐ Mrs. ☐ Miss. ☐ Dr. ☐ Prof ☐ Other

Name	Nationality
ID/Passport No. ☐☐☐☐☐☐☐☐☐☐	Date of Birth ☐☐/☐☐/☐☐☐☐ KRA PIN No.:
E-mail Address:	Phone No.:
Marital status: ☐ Single ☐ Married ☐ Other	
Spouse(s) Name:	ID/Passport No. ☐☐☐☐☐☐☐☐☐☐

Current residential address (please give full details – plot no., street name, area, etc.):

P.O. Box:

Country of residence: | Length of stay at present address: *Years*

Type: ☐ Rented ☐ Owned ☐ Living with parents ☐ Mortgaged ☐ Employer provided

Permanent address if different from present address (foreign nationals, please provide address in home country):

☐ Employed ☐ Self Employed | Income

SOURCE OF INCOME

Company Name: | No. of years with Company:

Physical address: | Telephone (Work):

Postal address:

Occupation / Position held: | **Terms of Service:** ☐ Permanent ☐ Contractual

Contract tenure: | Expiry date: ☐☐ / ☐☐ / ☐☐☐☐

Rental / Consultancy/ Business Income

Estimated Monthly Turnovers:

PROPERTY PURCHASE/AFFORDABLE HOUSING MORTGAGE (KMRC) /MORTGAGE TOP-UP

Loan Amount:
Loan Tenor: | **Purchase Price:**

Equity Release
Purpose of loan: | **Loan Amount:**
Loan Tenor:

Is the property currently charged to DTB? ☐ Yes ☐ No ☐ Other Bank / Financial Institution:

Mortgage transfer
Name of lender: | Mortgage Account Number:

Currency: | What amount is outstanding on your current mortgage?

PROPERTY DETAILS (PROPOSED SECURITY)

Location: | L/R No.: | Plot size:

Type of property: ☐ House / Bungalow ☐ Flat ☐ Maisonette

Type of Ownership: ☐ Freehold ☐ Leasehold

Term of lease: | Remaining period to expiry of lease:

Property Status: ☐ New ☐ Second hand

Referees

Referee 1	Referee 2 (must be a relative)
Full Name	
Relationship	
Phone Number(s):	

Privacy Notice

Diamond Trust Bank Kenya Limited ("DTB" or "Bank") values your privacy and is committed to protecting your personal information.

Purpose of Collection

This form is used to collect personal information from you which is necessary for the Bank to provide you with the services you require, to comply with applicable legal obligations and for the Bank's legitimate business interest having regard to your rights and freedoms. The Bank may not be able to provide the products or services requested if you fail to provide us with the personal information required and the collection and processing of the personal data by the Bank is necessary for either compliance with our legal obligations or performance of a contract to be entered with you.

The Bank may use automated systems to assist in making credit decisions as well as carrying out financial crime risk management activities. There will be human intervention in case of any adverse effects on you. The Bank regularly reviews and tests its algorithms to maintain fairness and accuracy.

Sensitive Personal Data

The Bank collects your marital status to enable it obtain spousal consent to charge the property securing your mortgage and to help tailor its services to your specific needs eg. if you are married, we may need to consider your spouse's financial situation as part of the application process.

Sharing of Your Information

While using your information for authorized purposes, the Bank may need to engage the services of third parties, including but not limited to credit reference bureaus, insurance providers, valuation firms, debt collectors, and other service providers required to facilitate mortgage-related services. Some of these third parties may process your information outside of Kenya. The Bank will ensure that the transfer is done lawfully and only to third parties who are obligated to handle the information with an appropriate level of protection to ensure the security of your information.

Your Rights and Further Information

Further information on how the Bank uses your information, and your rights in relation to the Bank's use of this information can be found on the Privacy Policy published on the Bank's website www.dtbk.dtbafrica.com or by contacting us on +(254) 719 031 000 or by writing to us at dpo@dtbafrica.com. You may also request a physical copy of the Privacy Policy at any DTB branch.

Application declaration

1. I/We certify that the information and particulars given herein in this application in relation to self and the property and other relevant matters is true and correct.
2. I/We confirm that the approval of the facility is subject to the terms and conditions governing the facility and agree to be bound by those terms and conditions. I/we understand DTB reserves the right to decline this application without giving reasons.
3. I/We accept that in the event of my/our application being approved, the property offered as security may be valued by the Bank's approved valuers and undertake to pay for the cost of such valuation. Such valuation report shall be the sole property of DTB.
4. I/We further agree to have the necessary security documents prepared by the advocates of the Bank's choice with costs thereof paid by me/us.
5. I/We further agree that the Bank may at its own discretion establish bankers' orders to pay insurance premiums for property insurance and mortgage protection, rates and land rent to my/our cost which shall be immediately recoverable and shall not form part of the borrowing.
6. I/We understand that I/we have a choice of using an insurance provider of my/our own choice provided the preferred Insurance Company duly notes the Banks' interest on the policy of the insurance. I/We acknowledge that I/We have an option to forfeit the right to select an insurance or broker in which case the Bank will assign an insurance and/ or broker of its choice.
7. I/We confirm that the Bank has not offered any advice regarding suitability of property or mortgage and that I/we shall obtain independent legal advice with regard thereto.
8. I/We, authorize the Bank to conduct a credit search on me/us at any licensed credit reference bureau.

First applicant's signature: _____ Date: ☐☐ / ☐☐ / ☐☐☐☐

Second applicant's signature: _____ Date: ☐☐ / ☐☐ / ☐☐☐☐

TOTAL COST OF CREDIT

ESTIMATED SUMMARY OF LOAN COSTS

Total Cost of Credit refers to the total amount payable for a loan, including all bank fees and charges, and estimated third party costs such as legal fees, valuation and stamp duty in the case of loans secured by a physical asset.
Before signing a loan agreement, a customer should request the Bank to provide them with a Total Cost of Credit breakdown as well as the Loan Repayment Schedule. This will not only empower the customer to make an informed decision, but also will enable the customer to compare the fees and charges in the market.

Please fill in the blank spaces below with your bank loan officer

Loan Type

Loan Amount

Type of Interest Rate ☐ Reducing balance

Interest Rate Period ☐ Monthly

Interest rate _____ DTB's Base Rate _____ + Margin _____ = _____ %

NB: Banks add an interest rate premium to the Base Rate. This premium is based on the bank's risk margin, the bank's cost of doing business and return on equity

Fixed or Variable Interest Rate

Loan (Tenor)

ADDITIONAL BANK CHARGES

Arrangement / Processing Fee

Monthly Service Fee

ADDITIONAL THIRD PARTY CHARGES

Management Fee

Attorney and Notary Fees

Total Credit Life Insurance

Other Insurance specific to taking out credit

Government levies

Valuation

OTHER COSTS

1 _____

2 _____

3 _____

Total Cost of Credit	Annual Percentage Rate

Signed (Applicant) _____ ID/Passport No. ☐☐☐☐☐☐☐☐☐☐

Signed (Joint applicant) _____ ID/Passport No. ☐☐☐☐☐☐☐☐☐☐

Note: The outlined costs herein are estimates based on the information that you have provided to the Bank and the related estimated third party providers' costs in respect to the applied facility. The costs are subject to change depending on the various factors affecting the facility and any change thereof shall be communicated to you. The outlined costs are not legally binding to the Bank and shall not constitute any liability on the part of the Bank.

APPLICATION CHECKLIST (Customer Copy)

Identification Documents

- ☐ Original ID (Kenyan Citizens)
- ☐ Foreign Passport and Work Permit (Foreigners)
- ☐ Foreign Passport or Work Permit (Diaspora)
- ☐ KRA PIN Certificate/KRA PIN Number
- ☐ Original Marriage Certificate or Affidavit to confirm Single Status (unmarried)
- ☐ Original ID and KRA PIN Certificate for spouse (Where applicable)

Income Documents

- ☐ Latest 3 months' payslips certified by employer (Salaried applicants)
- ☐ 12 months' income proof (Non-salaried applicants)
- ☐ Rental income-rent turnovers/Schedule and tenancy agreements (where applicable)

- ☐ Latest 6 months' certified bank statements if not banking with DTB

Supporting Documents

- ☐ Letter of Introduction from Employer in DTB format confirming date of engagement, designation, remuneration, terms of employment, retirement age, residence and commitment from employer to channel salary & final dues to DTB
- ☐ Up to date Credit Reference Bureau Report- Foreigners (Home Country) and Diaspora (Host Country)
- ☐ For Equity Release applications:
  - Proof of purpose of funds
  - Copy of Title/Lease Agreement or Sectional Title of the property to be purchased from the equity release funds

- ☐ Copy of Title/Lease Agreement or Sectional Title of the property to be mortgaged

- ☐ Copy of Sale Agreement or Letter of Offer from the seller (where applicable)

- ☐ Dully filled application form

◦ Identification, income documents, Bank Statements and Employer Introduction letter For Diaspora Applicants need to be Notarized/Certified by the issuer.
◦ Any other documents and information the Bank may require at its discretion.

CUSTOMER ADVICE

Date of Application: ☐☐ / ☐☐ / ☐☐☐☐

Name of Applicant(s)

Branch	Facility Applied for

☐ I have submitted all the documents required for the review of the application.

☐ Pending Documents

Name of Bank Official

Loan Canvassed by:	Sales Code:

OVERVIEW OF THE PROCESS

5 EASY STEPS TO OWN YOUR DREAM HOME

1

STAGE 1: Application & Approval

DTB will provide a decision within 7 days of receipt of a complete
application.

2

STAGE 2: Offer Letter

Upon approval, we will issue you with a copy of the letter of offer with the facility terms and conditions to be accepted and signed within 30 days. A detailed mortgage guide will be shared with you at this point for your

3

STAGE 3: Valuation

We will value the property being offered as security within 7 days. Applicable fees will be charged to you.

4

STAGE 4: Security Perfection

Your lawyer registers the property on offer.
For Mortgage transfers, DTB Lawyers will coordinate the release of the title for registration.
This takes approximately 30-60 days.

5

STAGE 5: Document/ Disbursement

On receipt of the registered documents and legal charge to the title, the bank will release funds as specified in the sale agreement, where applicable within 3 days.