

QUICK FIX APPLICATION FORM

PERSONAL INFORMATION	
Request for First Time	Yes <input type="checkbox"/> No <input type="checkbox"/>
Customer ID	
Quick Fix Account Number	
Cairo Bank Salary Account	
Customer Name	
Date of Birth	
Marital Status	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>
E - Mail Address	
Current Residential Address	
Mobile Phone Line 1	
Mobile Phone Line 2	
National Identification Number (NIN)	
Employee Work ID Number	

EMPLOYMENT INFORMATION DETAILS	
Type of Employment	Permanent Confirmed <input type="checkbox"/> Permanent Not Yet Confirmed <input type="checkbox"/> Contract <input type="checkbox"/> Contract Expiry Date _____ Length of current service <input type="checkbox"/> Salary Due Date/Repayment Date <input type="checkbox"/> <input type="checkbox"/>
Name of Current Employer	
Address of Current Employer	
Office E-mail	
Office Telephone Lines	
Employee Role	
Gross Monthly Income	
Current Obligations (Amount)	
Net Monthly Salary	

CREDIT FACILITY APPLICATION

Note that with the Cairo Bank Quick Fix Loan, you can only access 50% of your available net monthly salary after existing loan deductions (if any). Your Quick Fix Loan is available for one month and subject to renewal up on request that may be done online.

To Profile you for eligibility, please provide details of existing loans or overdrafts (if any) currently taken out of your monthly salary.






Existing Loan Type (Mortgage, salary loan, e.t.c)	Name the Bank	Start Date	Tenure in Months	Repayment Date	Repayment Amount

ADDITIONAL PRODUCT INFORMATION




CAIRO QUICK FIX

Product is targeted to the salaried employees of companies already enrolled by CBU.

FEATURES & BENEFITS.

-  Available in UGX only.
-  Salary is channeled through Cairo Bank Uganda.
-  There must be an agreement signed with employers / enrolled on the scheme.
-  Tenure is **30 days**. (Until the next pay day)
-  Up to 50% of net salary inclusive of all other loan obligations.

E.g. If I earn a net salary of **UGX 1,000,000**, **50%** of my net is **UGX 500,000**. If I have a running loan monthly obligation of **UGX 200,000** then I can access **UGX 300,000** to bridge the gap.

-  Flat Fees to be charged upfront as follows;
 - UGX. 100,000 -1,000,000 = UGX 20,000
 - UGX. 1,000,001 – 2,000,000 = UGX 45,000
 - Above 2,000,001 = UGX 100,000.
 - An interest rate of 5% per month payable on maturity of loan.
-  Can be renewed up on request in writing. (Terms and conditions apply).
-  Re Application may be done online.

ELIGIBILITY REQUIREMENTS

1. Completed Application Form
2. Valid Cairo Bank Salary Account
3. Recommendation Letter from Employer
4. Copy of valid National ID and Work Place ID
5. Financial Card

Provide originals for sighting at the point of submission.

Declaration & Acceptance

I hereby confirm that I am applying for the above facility and certify that all information provided by me and attached hereto is true, correct and complete. I authorize you to make any enquiries that you consider necessary and appropriate for the purpose of evaluating this application. I confirm that my salary account (in which my salaries, allowances & terminal benefits are paid) will continue to be domiciled with CBU and not moved or closed without the consent of the Bank. In the event of job severance, voluntary separation or retirement while the overdraft subsists, I will immediately notify CBU of this change and regularize the account where required. I also agree to submit any financial information which CBU may reasonably require from time to time with regard to my finances during the validity of the overdraft.

By completing this application, I agree that (a) the credit reference and fraud prevention agencies may use my information whether or not this application proceeds successfully; (b) CBU may process information about me for business analysis and market research, and to assess whether I would be eligible for the loan or other products or services; (c) the Bank may also pass information I provide to: (i) other members of the CBU group; and (ii) other companies (including partners), who may process or transfer for processing, my information to provide services to me, service/maintain my Account or any additional feature on my Account, and process my application.

Notwithstanding the terms and conditions of this offer, the Bank reserves the right to withhold disbursement and/or demand immediate repayment and/or alter the terms at any time if the account stops being operated (i.e. if funds cease to flow into the account) interest and fees will be charged on the outstanding debit balance at prevailing rates determined by the Bank.

Applicant's signature:

Name:

Date:

.....

.....

.....

Facility Approval Form (for official use only)

Salary Account Opening Date: _____

A) Net monthly salary received (consider all credits- housing, transport allowances etc. and all deductions - taxes, pensions contributions and existing loan deductions) over the last 12 months:

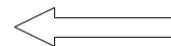
	State Month e.g. January	Net Monthly Income (as indicated on pay slip)
Month 1		
Month 2		
Month 3		
Month 4		
Month 5		
Month 6		
Month 7		
Month 8		
Month 9		
Month 10		
Month 11		
Month 12		

Outcome A



B) Maximum credit limit* calculated as follows:

$$50\% \text{ of } \left(\frac{\text{Net Monthly Income}}{\text{Outcome A}} \right) =$$



Outcome B

*where customer has existing facilities, the maximum credit limit becomes 50% of the available net monthly income after loan deductions.

RISK ACCEPTANCE CRITERIA

Please fill in 'YES' or 'NO' as appropriate

1	Has the applicant been employed by the current employer for at least 6 months?	Yes/No	Required Answer
2	If a partner in a professional firm, has the firm existed for at least 5 years?	Yes/No	Yes
3	Has the applicant had an accounting relationship with Cairo Bank for at least 6 months?	Yes/No	Yes
4	Has the applicant's salary been received in the bank regularly and on time in the last 6 months?	Yes/No	Yes
5	Has the salary account been satisfactorily conducted with all obligations met as at when due?	Yes/No	Yes
6	Any history of returned cheques or insufficient funds in the last 6 months?	Yes/No	Yes
7	Does the applicant have an existing Cairo Bank overdraft or loan facility on this account?	Yes/No	Yes
8	Does the applicant have an existing loan facility with other banks on this account?	Yes/No	Yes
9	Is the credit limit equivalent to 50% of the available net monthly pay? (even after loan deductions)	Yes/No	Yes
10	Has a clean CRB search report for this facility been obtained from Credit Admin?	Yes/No	Yes

Security	<p>The appropriate employer's awareness has been received which includes:</p> <p>A confirmation of the applicant's employment status and net monthly salary</p> <p>Domiciliation of the monthly salary and terminal benefits with Cairo Bank Uganda</p> <p>Undertaking/Letter of Awareness to notify Cairo Bank Uganda 72 hours in the event of resignation or otherwise of the applicant</p>	Please confirm with Yes/ No
----------	---	-----------------------------

ACKNOWLEDGEMENT

Please check that every question has been answered and the form has been signed.

File Originated by:

Name and signature of Relationship Manager/Officer

Date: _____ Branch Name: _____

APPROVALS BY SENIOR CREDIT MANAGEMENT COMMITTEE

Name and signature of or Chief Business Officer

Date: _____

Name and signature of Head of Credit

Date: _____

--	--	--	--	--	--	--	--	--	--

Name and signature of Executive Director

Date: _____

--	--	--	--	--	--	--	--	--	--