



MORTGAGE LOAN APPLICATION

Please complete in blue or black pen and print in clear CAPITAL LETTERS

BRANCH

VETTING OFFICER

DATE

SECTION 1 (Personal Details/Company Details)

BORROWER

CO-BORROWER

1. Surname / Company Name

Title (Mr / Mrs / Rev Etc)

2. First Names(s)

3. Date Of Birth

D D M M Y Y Y Y

4. Nationality

5. ID Number(s)

6. Are you a permanent resident of Zimbabwe?

Yes ☐ No ☐

7. Total number of dependants including spouse

8. Marital Status

9. Current Residential Address

10. Postal Address

11. Postal Address (future) (if your address will change in the next few months)

12. (i) Telephone Number(s)

Work:

Home:

Work:

Home:

(ii) Cellphone Number(s)

(iii) Email Address

13. Occupation / Line of Business

MORTGAGE LOAN APPLICATION *(continued)*

Please complete in blue or black pen and print in clear CAPITAL LETTERS

14. Directors (If Borrower is a Company)

	FULL NAMES	DATE OF BIRTH	I.D. NO	TELEPHONE
(i)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(ii)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(iii)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
(iv)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

N.B. Please attach all company documents i.e certified copy of Certificates of Incorporation and Memorandum and Articles of Association as per our requirements.

SECTION 2 (Employment and financial details)

	BORROWER	CO- BORROWER
1. Current Employer	<input type="text"/>	<input type="text"/>
From	<input type="text"/>	<input type="text"/>
To	<input type="text"/>	<input type="text"/>
2. Give details of previous Employers if current service is less than three years		
(i) Name	<input type="text"/>	<input type="text"/>
From	<input type="text"/>	<input type="text"/>
To	<input type="text"/>	<input type="text"/>
(ii) Name	<input type="text"/>	<input type="text"/>
From	<input type="text"/>	<input type="text"/>
To	<input type="text"/>	<input type="text"/>
3. If Borrower is married and Spouse is not Co-Borrower		
(i) Full Name(s) of Spouse	<input type="text"/>	
(ii) Date of Birth	<input type="text"/>	
(iii) Occupation	<input type="text"/>	
(iv) Employer	<input type="text"/>	
(v) Telephone Number	<input type="text"/>	
(vi) Annual Gross Income	<input type="text"/>	
4. Details of Policies		
(i) The Bank may require the cession of a life assurance policy, or participation in an approved mortgage protection scheme in connection with this loan.		

MORTGAGE LOAN APPLICATION *(continued)*
Please complete in blue or black pen and print in clear CAPITAL LETTERS

(ii) Details of policies which you are prepared to cede to the Bank;

	POLICY NUMBER	SUM ASSURED	ASSURANCE COMPANY
a)	<input type="text"/>	<input type="text"/>	<input type="text"/>
b)	<input type="text"/>	<input type="text"/>	<input type="text"/>
c)	<input type="text"/>	<input type="text"/>	<input type="text"/>
d)	<input type="text"/>	<input type="text"/>	<input type="text"/>

5. Have you (your spouse or co-borrower) ever been declared insolvent or assigned your estate or reached a compromise with your creditors?

Yes ☐ No ☐

If Yes, give details:

If any part of this agreement is rehabilitated insolvent, please produce the certificate of rehabilitation.

6. Give particulars of any Civil Judgement or Writ of Execution given within the past five years against you.

7. Give details of any other Financial Commitments eg. Hire Purchase, Banks Loans etc.

8. Bankers

(i)	BORROWER	NAME & BRANCH	ACCOUNT NO
(a)	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c)	<input type="text"/>	<input type="text"/>	<input type="text"/>
(ii)	CO-BORROWER	NAME & BRANCH	ACCOUNT NO
(a)	<input type="text"/>	<input type="text"/>	<input type="text"/>
(b)	<input type="text"/>	<input type="text"/>	<input type="text"/>
(c)	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. Declaration of Income

(i) In support of your income declaration you should attach the following:

- Salary advice slip and/or
- Letter from employer confirming your salary.

(ii) If you are a company or self-employed, you should attach copies of audited financial statements for the the last two years in addition to completing this part.

MORTGAGE LOAN APPLICATION *(continued)*
Please complete in blue or black pen and print in clear CAPITAL LETTERS

(iii) Income Details

BORROWER
\$

CO-BORROWER
\$

Present Annual Salary

Annual Bonus

Other Income

TOTAL**SECTION 3 (Loan details)**

1. Purchase Price \$
2. Cash deposit available from own resources \$
3. Amount of loan required \$
4. Repayment period required Years
5. Purpose for which loan is required (purchase, building, property improvements etc)

SECTION 4 (Property details)

1. Exact location of the property to be mortgaged:

Stand number and township

Street Address

Town / City

2. (i) Nature of premises (private dwelling house, flats, shops, business premises, etc)

(ii) Will you occupy the whole or part of the premises?

(iii) If the property is let or to be let, give details of tenancies

3. State if freehold or leasehold

4. (i) Area of land

(ii) No of storeys

(iii) Number and description of rooms

(iv) Construction of walls (Bricks, Blocks, etc)

(v) Construction of roof (Tiles, Asbestos, IBR, Thatch)

(vi) Are roads made up and tarred Yes ☐ No ☐

MORTGAGE LOAN APPLICATION *(continued)*

Please complete in blue or black pen and print in clear CAPITAL LETTERS

5. Name and address of present owner
- Telephone Number
6. In whose possession are the title deeds?
7. Name of attorneys passing transfer
8. What other property do you own in Zimbabwe?

SECTION 5 (Existing property details)

NOTE: This section is to be completed if the premises are complete and ready for occupation.

In all other cases Section 6 should be completed.

1. Has an Occupation Certificate been granted?
2. Is the property insured? Yes ☐ No ☐ Company
3. Do you intend to make any structural alterations or additions to the premises? Yes ☐ No ☐
4. Services (i) Sewerage: Mains ☐ Septic Tank ☐
(ii) Water: Mains ☐ Borehole ☐
(iii) Electricity: Mains ☐ Other ☐
5. State how Bank's Valuer or appointed agent may obtain access
(provide sketch diagram of property location)

SECTION 6 (Premises to be built or incomplete at time of application)

- | | | | |
|-----------------------------------|-------------------------|------------------------|-------------------------|
| 1. (a) Cost of Land | \$ <input type="text"/> | (b) Fees: Architect | \$ <input type="text"/> |
| (c) Construction price/ estimated | \$ <input type="text"/> | (d) Quantity Surveyor | \$ <input type="text"/> |
| | | TOTAL (a+b+c+d) | \$ <input type="text"/> |
2. Advance required: on completion ☐ or as building progresses ☐
3. Are plans passed by local authority? Yes ☐ No ☐
4. Name of Architect/Engineer
5. Name of Architect/ Engineer supervising construction
6. What stage, if any, has been reached in construction?
7. Name and address of registered Builder or Contractor

NB: Please attach full quotations plus a copy of the Approved Plans.

MORTGAGE LOAN APPLICATION *(continued)*
Please complete in blue or black pen and print in clear CAPITAL LETTERS

SECTION 7 (Additional information)

1. (i) Do you have immediate cash resources for application fees, transfer fees, bond registration fees and Valuation fees?

Yes ☐

No ☐

(ii) How Much? \$

2. Details of current investments with the Bank

	TYPE OF INVESTMENT	AMOUNT	A/C NUMBER
(a)	<input style="width: 250px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>
(b)	<input style="width: 250px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>
(c)	<input style="width: 250px;" type="text"/>	<input style="width: 150px;" type="text"/>	<input style="width: 150px;" type="text"/>

3. Details of Personal References (excluding employers and Bankers)

	NAME	POSITION	ADDRESS	TEL NO.
(a)	<input style="width: 150px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 80px;" type="text"/>
(b)	<input style="width: 150px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 80px;" type="text"/>
(c)	<input style="width: 150px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 80px;" type="text"/>
(d)	<input style="width: 150px;" type="text"/>	<input style="width: 80px;" type="text"/>	<input style="width: 200px;" type="text"/>	<input style="width: 80px;" type="text"/>

4. If this loan is being supported by a guarantee the guarantor should indicate his/her willingness to act by giving the following details:

(a) Full Names	<input style="width: 600px;" type="text"/>
(b) Residential Address	<input style="width: 600px;" type="text"/>
(c) Postal Address	<input style="width: 600px;" type="text"/>
(d) ID Number	<input style="width: 150px;" type="text"/>
(e) Telephone	<input style="width: 150px;" type="text"/>
(f) Signature	<div style="border: 1px solid black; height: 40px; width: 150px;"></div>

SECTION 8 (Declaration)

- I/We shall, within fourteen days from granting of this loan, place the Bank in a position to proceed with the registration of a first/ additional mortgage bond over the property offered by me/ us as security by delivery of the necessary title deeds (which shall be subject to the approval of the Bank's attorneys, failing which, or for any other reason whatsoever, the Bank shall be entitled to withdraw the loan).
- I/We confirm it is clearly understood that the report on the property by the Bank's Valuer or appointed Agent is confidential to the Bank, is intended solely for the information of the directors in determining what loan, if any, may be made on the security and that no responsibility is implied or accepted by the Bank for either the value or condition of the property by reason of such inspection and report.
- I am/We are aware that the Bank will insure the property in terms of the mortgage bond against such risk, for such amount and with such insurance company as the directors shall from time to time determine.
- In the event of any loan being granted and accepted by me/ us, I/ We agree to be bound by the rules of the Bank and undertake to sign all such documents as may be required to secure the Bank and to pay all costs in connection therewith including costs of inspection.
- I/We acknowledge liability for the administration fees and wasted costs incurred by the Bank or its attorneys in the event of my/ our withdrawing from the loan granted.

MORTGAGE LOAN APPLICATION *(continued)*

Please complete in blue or black pen and print in clear CAPITAL LETTERS

6. It is understood that neither approval of the application, nor the making of a loan, nor the valuation of any property or building by the Bank's representative shall be construed as a warranty on the part of the Bank as to the value of such property or building.
7. I/We have no knowledge of white ants, borers, beetles, dry rot, decay, latent or patent defects, etc, in any building on the properties concerned.
8. I/We declare the foregoing statements and particulars to be true and the same shall form the basis of any agreement for a loan (if any) made to me/ us by the Bank.
9. I/We agree that the Bank shall not disclose the reasons to the client or any interested/related party for a declined application.
10. I/We agree that the Bank shall charge a non-refundable application fee and the fee shall be reviewed from time to time.

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Signature(s)

--

STATEMENTS OF ASSETS AND LIABILITY

SURNAME.....

FIRST NAMES.....

DATE OF BIRTH.....

PHYSICAL ADDRESS AND TEL.....

EMPLOYED BY (CURRENT).....

POSITION HELD (PERIOD).....

PREVIOUS EMPLOYERS (PERIODS).....

MARITAL STATUS.....

NO. OF DEPENDANT
CHILDREN.....

ASSETS

Properties in my name (Residential & Industrial)

[illegible]

NOTES.

Motor Vehicles

Description and of Manufacture	Date Acquired	Original Cost	Current Market Value

Cash on Hand and Investments

With NMB Bank		
With Other Banks		

OTHER ASSETS (Please specify)

Description	Value

Total Assets

Liabilities

Mortgage Bonds

Property Description	Amount Outstanding	Monthly Installment

Loans (Hire Purchase/ Lease Hire)

To Whom due	Amount Outstanding	Due date of final Payment	Monthly Installment

Creditors Accounts

Name of Creditor	Original Amount	Outstanding at Present	Monthly Installment

Other Liabilities – (Please Specify)

Description	Value

Total Liabilities

Monthly Income

Own Salary (Net)	
Salary of spouse (Net)	
Commissions	
Dividend & Interest	
Rent receivable	
Other Income example royalties	

MONTHLY EXPENDITURE

Expense	Amount
Taxation	
Pension	
Rent Payable	
Electricity, water / rates	
Insurance Premiums	
Mortgage Payments	
Credit card accounts	
Transport	
Living Expenses	
Loan Repayments	
Donations	
Entertainment	
Alimony / Maintenance	
Other Expenditure (specify)	

I hereby declare that the above information is a true statement of my present financial position. The bank will be notified of any changes which may affect my ability to meet my liabilities to the bank. May I furthermore confirm that I am aware that the bank is affording its services relying upon the statement herein given as being true and accurate.

.....
Client Signature



ZEI PENSION FUND – NMB BANK CONTRIBUTING MEMBERS MORTGAGE ASSISTED SCHEME

The Scheme is for the following purposes:

- To purchase completed properties.
- To purchase vacant serviced stands.
- For building.
- For home improvement.
- Equity release/refinancing/pay off loan balance with the Fund.

ZWG CONDITIONS	
Special Conditions: Traditional Mortgage	Requirements:
<ul style="list-style-type: none"> • All contributing members of the Fund. • No Deposit required (if purchasing a stand or house). • Interest rate 25% p.a. • Valuation fee 1% (min equivalent of USD200) of loan amount (purchasing, building or property improvements). • Establishment fees 1% (min equivalent of USD200) of the loan amount (once off). • Application fees equivalent to USD100. • Tenor up to 3 years for Traditional Mortgage. • Interested members should open a Current Account as per the Bank's requirements for the purposes of loan disbursements and repayments or salary credits • Security registration of mortgage bonds over properties with title deeds. • Mortgage loan insurance which covers death due to accident, natural causes and permanent disability (Mortgage protection policy) • Property insurance • Cession of pension benefits. • Payments to be made direct to suppliers. 	<ul style="list-style-type: none"> • Confirmation of Accumulated Pension contributions to date • Letter from employer confirming permanent employment and undertaking to channel the salary or source deduction. • Current payslip • Copy of ID • Copy of title deeds (purchasing, building or property improvements) • Agreement of sale (if purchasing a stand or existing house) • Fully completed Mortgage Application Form • Statement of assets and liabilities • Copy of approved plan (if building and property improvements) • Quotations for work to be done (building and property improvements) • Disclosure of other borrowings. • For loan take over –Loan balance statements from the banks/fund. • Marriage certificate/Affidavit from spouse. • Bond fees approximately 5% of the loan amount. • Transfer fees approximately 7% of the purchase price.

Special Conditions: Micro Mortgage	Requirements
<ul style="list-style-type: none"> • All contributing members of the Fund. • Interest rate 25% p.a. • Establishment fees 1% (min equivalent of USD200) of the loan amount (once off). • Application fees equivalent to USD100. • Tenor up to 3 years • Interested members should open a Current Account as per the Bank's requirements for the purposes of loan disbursements and repayments or salary credits • Security registration of mortgage bonds over properties with title deeds. • Mortgage loan insurance which covers death due to accident, natural causes and permanent disability (Mortgage protection policy) • Property insurance • Cession of pension benefits. • Payments to be made directly to suppliers. 	<ul style="list-style-type: none"> • Confirmation of Accumulated Pension contributions to date • Letter from employer confirming permanent employment and undertaking to channel the salary or source deduction. • Current payslip • Copy of ID • Proof of ownership (e.g offer letter, AOS, cession, copy of deed or letter from Headman/Chief) • 3 months bank statement (both USD and ZWG). • Disclosure of other borrowings (loan statements). • Agreement of sale (if purchasing a stand or existing house) • Fully completed Mortgage Application Form • Statement of assets and liabilities • Copy of approved plan (if building and property improvements) • Quotations for work to be done (building and property improvements) • For loan take over –Loan balance statements from the banks/fund. • Marriage certificate/Affidavit from spouse. • Bond fees approximately 5% of the loan amount. • Transfer fees approximately 7% of the purchase price.

Loan Entitlement:

Maximum Entitlement= **10 times net salary subject to repayments not exceeding 40% of net income and years to retirement.**

NB- In all cases, this is subject to suitable valuation of property.

Application Flow Process:

- Applications are made to the nearest NMB Bank branches or scan all the documents to mortgages@nmbz.co.zw.
- The turnaround of applications **up to approval** assuming all the documentation has been submitted is approximately up to 21 working days inclusive of valuation.

Contact Details

Mortgages Department

19207 Legacy Way, Borrowdale, Harare
mortgages@nmbz.co.zw

James Muchedzi Muchedzi: 0772767777
jamesmu@nmbz.co.zw
Mortgages Manager

Adiwa Martha Sigauke: 0782723109
adiwas@nmbz.co.zw
Mortgages Officer

Branch Networks

1. Harare

- **Avondale**
Branch Manager: Zolani Khumalo
PaSangano Complex,
20 King George Rd,
Harare, Zimbabwe
Tel: (024) 2 708391-5
- **Joina City**
Branch Manager: Gladys Simoya
Shop No. 105A First Floor Joina City,
Cnr Inez Terrace/Jason Moyo Ave,
Harare, Zimbabwe
- **Excellence Centre (Borrowdale)**
Branch Manager: Tawanda Muchenje
19207 Liberation Legacy Way
Formerly Borrowdale Road
Borrowdale,
Harare, Zimbabwe
T: [+263 08688003347](tel:+26308688003347) / [08677008565](tel:+26308677008565) - 6
- **Southerton**
Branch Manager: Arthur Mupunga
9 Plymouth Road, Southerton,
Harare, Zimbabwe
Tel 1: (024) 2 775150/2
Tel 2: (024) 2 773901
- **Msasa**
Branch Manager: Charles Mugadza
77 Amby Drive, Msasa,
Harare, Zimbabwe
Tel: (024) 2 446100-9
- **Borrowdale (Sam Levy)**

Branch Manager: Priscilla Mhlanga

Shop 37, 38 Sam Levy's Village,
Harare, Zimbabwe
Tel: (024) 2 850983-9

2. Bulawayo

Branch Manager: Charity Mashava

Cnr George Silundika Ave/
Leopold Takawira St,
Bulawayo, Zimbabwe
Tel: (029) 2 886628-35

3. Gweru

Branch Manager: Ekson Mafumba

36 Robert Mugabe Road,
Gweru, Zimbabwe
Tel 1: (054) 2 226020
Tel 2: (054) 2 226027
Tel 3: (054) 2 227704-6
Tel 4: (054) 2 225406
Cell: (263-772) 154895

4. Kwekwe

Branch Manager: Freedom Mwatenga

Shop 5 First Mutual Centre, Robert Mugabe Way,
Kwekwe, Zimbabwe
Tel: (055) 25 25780-5

5. Mutare

Branch Manager: Sifiso Mutema

Embassy Building,
64 Second St/Aerodrome Rd,
Mutare, Zimbabwe
Tel: (020) 20 69136-45

6. Masvingo

Branch Manager: Barbra Mutandwa

Shop 1, Old Mutual house,
Stand 377
Fort Victoria,
Masvingo
Tel: (039) 2 262810

7. Chinhoyi

Branch Manager: Faustina Marowa

Stand 469, Magamba Way
Chinhoyi,
Zimbabwe

Tel: (067) 21 25212-17

8. Victoria falls

Branch Manager: Leonard Zanovhi

1865 Sawanga Shopping Mall

Victoria Falls

Tel: +263 083 2841040-3

9. Bindura

Branch Manager: Sandra Nyamurowa

Shop 18,846 Matuka Complex,

Bindura, Zimbabwe

Tel: (066) 210 6841/60/65

Our contact persons are the Customer Service Officers and Branch Managers.