



INITIAL INFORMATION QUESTIONNAIRE FOR CREDIT APPLICATIONS.

1) Legal Name of Borrowing entity

(please attach Co. Registration documents if new to the bank)

<p>Type of Business – (Personal/Individual, Sole proprietor; Partnership, Trust, Close Corporation, (Pty) Limited Company, Personal Liability Company; Non-Profit Company, Public Company, State Owned Company <i>(delete inapplicable)</i>)</p>

2) Location of Business i) Physical street address

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ii) Postal Address

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iii) Contact Details

Name/s & Title/s	
Tel. Nos.	
Fax No & Email Add.	

3) Date Established

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4) Management

Partners/ Member/Directors	%age of Interest, if any	Nationality
1.		
2.		
3.		
4.		

4.1) Ownership

Shareholding	%age of Interest	Nationality
1.		
2.		
3.		

5) Any Other Allied/Related Companies

Name	%age of Ownership	Bankers
1.		
2.		
3.		
4.		

6. Nature of Business & Market Analysis

-Product Lines :

-Key Suppliers :

-Key Customers :

-Competitors:

7) Business Turnover over the last 2 years (Where Latest Financials are not available)

	Current Year	Previous Year
Local Trade (Turnover)		
Foreign Trade (Turnover)		
Total Turnover		
No. of Employees		
Annual Profit (Rand)		
Capital Investment into Business (Rand)		

8) Facilities required from HBZ Bank Limited

Nature of Facility	Limit -Rands	Period	Purpose
1.			
2.			
3.			

9) Securities Offered**9.1) Fixed Property to be offered as security:**

Property Description	Registered owner	Freehold/ Leasehold (Formal/Informal Lease)	Self occupied/ Rented*	If rented, Name of Tenant/s & Monthly rental
1.				
2.				
3.				

9.2 Other Securities e.g. (Lien on Deposits, Financial Guarantees, Investment Policies Cession of Book Debts, Notarial Bonds on Machinery/Stocks and Company/Personal Guarantees)

Type of Security	Estimated Value
1.	
2.	
3.	
4.	

10) Business/Facilities with Other Banks/Financiers

Name of Bank	Nature of Facility	Limit (Rands)	Security (see note below)^
1.			
2.			
3.			

^Additional details of information/securities offered to Other Banks:

11. Any Other Information as discussed

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I/we hereby declare that the above information is true and correct to the best of my/our knowledge.

Yours faithfully,

Signature _____
Capacity [MEMBER/DIRECTOR/PARTNER]

Supporting Documents:

This Form should be accompanied by the following **supporting information**:

- 1) Latest Audited Balance Sheets for at least two years
- 2) Latest Management accounts
- 3) Projected monthly Cash flow statements (for at least the next 12 months).
- 3) Signed stock report & Debtors' Age analysis, where Book Debts are offered as security.
- 4) Detailed Business Plan outlining product lines, key suppliers, key customers and markets, and strategy for the future business Prospects.
- 5) Three months bank statement from your current bankers.
- 6) Latest Statement of Assets & Liabilities to support your suretyship. It is a requirement of the bank that all members/directors of the company should offer their personal sureties to support your application.
- 7) Any other additional information you may feel necessary to support your request for facilities.