



# Hallmark Finance Company Limited

(A Subsidiary of Consolidated Hallmark Insurance Plc.) RC 155559  
 Plot 33D Bishop Aboyade Cole Street, Victoria Island Lagos.  
 Tel: 09045590800, Email: info@hallmarkfinance.ng, Website: www.hallmarkfinance.ng

5A Sawyer Crescent,  
 By-Anthony Loop,  
 Anthony Lagos.  
 Tel: 09095062202  
 09095062203  
 09095062204

179, Jakpa Road, Effurun  
 Warri Delta State.  
 Tel: 09095062206

RainOil Plaza Opposite Lion  
 House, Nnebisi Road, Asaba,  
 Delta State.  
 Tel: 09095062207

Metro Plaza Annex B, Plot 991/992  
 Zakariya Maimalari Street,  
 Central Business District, FCT Abuja.  
 Tel: 09095062208



INSERT PASSPORT PHOTOGRAPH

## LOAN APPLICATION & AGREEMENT FORM

Select Loan Type: New Loan  L.P.O  Lease/Asset Finance  W. Capital  BVN:

### LOAN AGREEMENT BETWEEN HALLMARK FINANCE COMPANY LIMITED, AND

0036937

#### A. Personal Details

Name: \_\_\_\_\_  
 Surname \_\_\_\_\_ First Name \_\_\_\_\_ Other Names \_\_\_\_\_  
 Date of Birth:       IPPIS Number:   
 Gender: Male  Female  Marital Status: Single  Married  Divorced  Widowed   
 Mobile Number:           Email Address: \_\_\_\_\_  
 Home Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_

#### B. Employment Details

Date of Hire:        
 Ministry/ Department/ Agency: \_\_\_\_\_ Unit / Division: \_\_\_\_\_  
 Position: \_\_\_\_\_ Location: \_\_\_\_\_

#### C. Bank Details

(Bank details provided should be the same with salary account)

Bank Name: \_\_\_\_\_ Account Number: \_\_\_\_\_

#### D. Loan Request

Desired Loan Amount in words: \_\_\_\_\_  
 Amount in Naira: ₦                  
 Proposed Tenor: \_\_\_\_\_ Purpose of Loan: \_\_\_\_\_

#### E. Next of Kin Information

Name: \_\_\_\_\_ Relationship: \_\_\_\_\_  
 Email Address: \_\_\_\_\_ Mobile Number:   
 Home Address: \_\_\_\_\_

#### F. Witness Information

Name: \_\_\_\_\_ IPPIS / ORACLE: \_\_\_\_\_  
 Employer: \_\_\_\_\_ Mobile Number:

#### G. For Official use only (Loan Offer Details)

Approved Loan Amount: \_\_\_\_\_  
 Approved Amount in Naira: ₦ \_\_\_\_\_ Approved Tenor: \_\_\_\_\_  
 Monthly Rental: \_\_\_\_\_ Repayment Mode: Direct Debit  Cheques  Payroll

**TERMS OF THE OFFER**

- i. Disbursement is subject to approval and statutory regulation.
- ii. Agree monthly installment payment to HALLMARK Finance Company Limited via IPPIS.
- iii. The borrower will reimburse HALLMARK Finance Company Limited on demand, all expenses (including but not limited to legal and insurance expenses and all taxes where so applicable) thereon incurred by HALLMARK Finance Company Limited in processing this facility and in suing for or recovering any sum due hereunder or otherwise in enforcing or protecting its rights and interest hereunder.
- iv. HALLMARK reserves the right to refuse and/or withhold disbursement without notice.
- v. The facility is expected to run its full course and therefore non-cancellable otherwise a non-cancellable fee shall apply.
- vi. This offer is subject to external confirmation and authenticity of all documents submitted for the loan application.
- vii. Where any document submitted by the borrower is found to be ingenuine or unreliable this offer will automatically terminate.
- viii. Penal charges may be applied on pre-liquidated loans; 10% at 1 month and 4% from 2<sup>nd</sup> month and above irrespective of the loan tenor or as stated in offer.
- ix. Pre-liquidation: Customer consents to the payment of full interest for the month of liquidation and interest for one more month for Civil Servants.
- x. Pre-liquidation: Customer consents to the payment of full interest for the month of liquidation and 2% interest on outstanding balance.
- xi. The total loan amount includes management fee and the loan amount.
- xii. The management fee includes N500 insurance premium covering accidental permanent disability and accidental medical expenses up to N100,000 and N50,000 respectively.

**EVENT OF DEFAULT:**

- i. The occurrence of any of the following shall cause all outstanding sums under this facility to become immediately repayable.
- ii. If the borrower fails to settle when due, any outstanding amount owed to and advised by HALLMARK Finance Company Limited.
- iii. If the borrower default in the performance or the observance of any term or/and conditions here-above stated;
- iv. Where HALLMARK Finance Company Limited gives notice of said breach/default to the borrower, and said breach/default continues and remains unalleviated after seven (7) day's notice had been given to it; or
- v. Where repayment of the facility is not discharge as at when due (with reference to the monthly installment payment and other outstanding amount applicable to the facility), HALLMARK Finance Company Limited has the right to upload customer's data as delinquent on the Credit Bureau.
- vi. Returned cheques/failed remita shall attract an additional charge of =N5,375.00 per cheque per return.
- vii. Should any of the rentals remain return un-paid, for any reason whatsoever, a penalty equal to 0.5% of the amount of the rental shall be payable for each day of the period that the rental remained unpaid.
- viii. HFC will not be held accountable for refund of any deductions that has not been remitted/paid to HFC by the employer of the customer.

**GENERAL**

- i. All cheques must be made in the name of HALLMARK Finance Company Limited to the express exclusion of any staff of the company.
- ii. The Borrower hereby irrevocably and unconditionally consents to HALLMARK Finance Company Limited providing any and all information on the Borrower's dealings with it to Credit Bureaus/Registries as it may deem necessary.
- iii. The Borrower hereby irrevocably and unconditionally consents to HALLMARK Finance Company Limited providing any and all information on its dealings with HALLMARK Finance Company Limited to such Credit Bureaus/Registries as HALLMARK Finance Company Limited may deem necessary.

Please note that where this offer is not accepted within 14 (Fourteen) days, it shall be subject to review against the prevailing market values.

We hope that our offer meets your needs. If so, kindly indicate your acceptance of the conditions outlined above by executing the Memorandum of acceptance attached to this letter. Upon acceptance of this offer, kindly find execution section below.

We thank you for this opportunity to be of service to you. For: HALLMARK FINANCE COMPANY LIMITED

**OFFICE USE ONLY**

SOLD BY \_\_\_\_\_ LOAN OPERATOR (NAME/SIGN/DATE) \_\_\_\_\_

APPROVED BY (NAME/SIGN) \_\_\_\_\_ DATE: \_\_\_\_\_

BRANCH \_\_\_\_\_

**MEMORANDUM OF ACCEPTANCE**

I, \_\_\_\_\_, OF \_\_\_\_\_ have hereby fully read, understood and agreed to the terms and conditions of this offer. Therefore, I have affirmed same and set my hand and signature this day;

Signature & Date: \_\_\_\_\_