## **EDUCATION LOAN APPLICATION** Branch For Bank Use Only Loan Account No. The Manager, CIF. Hatton National Bank PLC, I/We apply for accommodation by way of a loan of a sum of rupees repayable in months Purpose Please select: Monthly Repayment Date Loan Type New Loan Existing loan top up Mode of payment Additional loan Remit salary to HNB Existing customer Yes Account No. Set up a standing instruction No Instalment remittance by employer Fill in block letters **PERSONAL DETAILS - STUDENT (PRIMARY APPLICANT) PERSONAL DETAILS - JOINT APPLICANT** Name in full: Mrs Miss Other Name in full: Mr Mrs Miss Other Preferred Name: Preferred Name: Correspondence Address (If different from above) Duration of stay at present address: Years Months Duration of stay at present address: Years Months NIC No. NIC No. D/L No. D/L No. Date of birth Date of birth P/P No. P/P No. Nationality Nationality Gender Female Gender Male Female Widowed Marital Status Marital Status Single Married Divorced Single Married Widowed Divorced Number of dependants (including spouse if married) Number of dependants Is the spouse employed Yes Nο Is the spouse employed Yes Nο Level of educational Level of educational Diploma/Certificate Diploma/Certificate Primary Secondary Primary Secondary qualifications qualifications Professional Graduate Post Graduate Graduate Post Graduate Professional Other (Please specify) Other (Please specify) Details of Home Owned or mortgaged Details of Home Owned or mortgaged Owned and not mortgaged Rented/Leased Company Owned and not mortgaged Rented/Leased Company Living with parents Owned by spouse Living with parents Owned by spouse Ownership of 1st vehicle Own Rented/Leased Ownership of 1st vehicle Rented/Leased Company Own Company Jeep/SUV Double Cab Type of vehicle Jeep/SUV Double Cab Lorry Type of vehicle Car Van Lorry Car Van 3-wheeler Crew Cab Others 3-wheeler Crew Cab Others Ownership of 2nd vehicle Own Company Rented/Leased Ownership of 2nd vehicle Company Rented/Leased Own Are you a tax payer? No Are you a tax payer? Yes No Yes Have you had any judgments, with or legal proceedings against you? Have you had any judgments, with or legal proceedings against you? **CONTACT DETAILS CONTACT DETAILS** Telephone Home Telephone Home Office Office

Mobile

E-mail

Mobile

E-mail

Name	CONTACT DETAILS RELATIVE	CONTACT DETAILS RELATIVE
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Tolephone   Harne	Address	Address
Office   Nobile   Nob	Address	Address
Office   Nobile   Nob	Telephone Home	Telephone Home
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E-mail		
Relationship Name of employee  Reprovement profitors   Salited / Technical   Supervisory		
Name of employer   Name of emp		
EMPLOYMENT DETAILS—STUDENT (PRIMARY APPLICANT)		
Category Salaried Contract / Casual   Clerical   Skilled / Technical   Supervisory   Executive / Middle Management   Senior / Corporate Management   Director   Consultant   Professional   Category Self-eneployed   Proprietor   Partne   Professional   Preclance   Other   Designation   Proprietor		
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of employer  Employer's telephone number	Designation	Designation
Employer's telephone number Employment status    Permanent   Contract		
Employment status	or employer	or employer
Confirmed in employment	Employer's telephone number	Employer's telephone number
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Security Offered Property Vehicle Cash Personal Guarantee Other	SECURITY DETAILS	
	Security Offered Property Vehicle	Cash Personal Guarantee Other

ASSETS DETAILS					
Details of the assets owned by the A	Applicant/s				
Property					
Name of Owner	Location of Property	Extent	Market Value	Mortgaged Yes / No	
Vehicle					
Name of Owner	Make & Model	Registration No.	Market Value	Mortgaged Leased / Hired	
SHARES/ BONDS					
Name of Company	No. of Shares	PAR Value	Market Value	Shareholder's Name	
UNIVERSITY/INSTITUTE ANI	D COURSE DETAILS				
Name of the University/Institute –					
Academic programme/course –					
Academic programme to be followed	ed - Fully in Sri Lanka 🔃 💮 🔾	Outside Sri Lanka Both v	vithin and outside Sri Lanka		
Total course fee –					
Loan required for Laptop Ye	es No Amo	ount of Lap Top (Rs.)			
DOCUMENTS TO BE SUBMIT	TED WITH THE APPLICATION				
Copy of NIC / Driving License	Letter from emplo	oyer confirming salary details and er	mployment Salary assignme	ent letter	
Salary slip certified by the employ	Salary slip certified by the employer  Last six months bank statements  Bank Account Details of the University/Institute				
Billing proof (optional)	Billing proof (optional)  Letter issued from the University/Institute confirming the course  Quotation for laptop				
	selected,total cou	rse fee and duration of the course			
Copy of Valid Visa		- Business Borrowers			
Please complete this application in f	ull. Insufficient information may cause	delay in processing your application. To	o expedite processing, please attach th	ne above documentary evidence.	
		TERMS AND CONDITIONS			
I/We agree to strictly abide by the following terms and conditions  The Hatton National Bank PLC ("the Bank" or "HNB") shall have the right to review the approved loan facility from time to time and withdraw/cancel or recall the same or vary the terms and contditions relating thereto					
	at any time in its sole and absolute discretion without prior notice to me/us.				
The proceeds of the said loan shall be credited to any account maintained by me/us at the Hatton National Bank PLC or any of its branches. I/We agree to open at least one current or savings account with the Bank for					

- 2. The proceeds of the said loan shall be credited to any account maintained by me/us at the Hatton National Bank PLC or any of its branches. I/We agree to open at least one current or savings account with the Bank for this purpose and to maintain such account/s subject to the rules applicable to such account/s, until such time the loan and interest and other monies payable thereon are paid and settled in full.
- 3. I/We agree that the Loan will be disbursed semester wise according to the schedule of payment notified by the University/Institute. Loan proceeds for next semester will only be disbursed if sufficient proof is available to signify the completion of the previous semester.
- 4. Interest shall be paid monthly at a rate to be determined by the Bank. I/We fully accept the monthly installment amount, the rate of interest and the repayment period given in the Letter of Offer, subject to and without prejudice to the Bank's right to vary such monthly installment amount, interest rate and the repayment period. It is specifically agreed that the Bank may at its discretion increase or decrease the applicable rate of interest depending on market coditions, the monthly installment amount and the repayment period. If the installments in repayment or principle and/or interest on the loan are not paid by me/us on the due dates the Bank shall be entitled to charge interest at a higher rate than the rate normally applicable. Any taxes applicable on the amount of the loan or any interest paid or payable, shall be paid by me/us.
- 5. Subject to the operation of clauses 1 and 4 above, I /We shall repay the loan at the monthly installment amount set out in the aforesaid Letter of Offer. The first installment and/or interest payment shall be made on the date mentioned in the said Letter of Offer, with subsequent repayment being made on the corresponding date of every succeeding month. I/We agree that my/our choice of the repayment date will result in the first repayment being made on a date one month or less than one month from the date of first disbursement.
- 6. In the event of the failure to repay the monthly installment/s amount/s together with the amount of interest on the said installment/s on the date mentioned in the Letter of Offer, I/We hereby irrevocably authorize the Bank without any notice to me/us to debit any of the current, savings or fixed deposit account/s maintained by me/us at the Bank at the sole discretion of the Bank with all amounts payable under or in respect of the loan even to the extent of creating an overdraft or increasing an existing overdraft limit.
- 7. I/We also request the Bank to grant the loan and I/We agree to accept the loan for an amount less than the amount applied for by me/us and if the Bank is unable to grant the full amount applied by me/us due to any reason whatsoever. In such an event such loan of a lesser amount shall also be governed by the terms and conditions contained herein, without the need for any further request or acknowledgement by me/us.
- 8. In any case where any other loan/s and/or credit facility/ies has/have been or is/are granted to me/us by the Bank, and default is made in the repayment of principal or interest due upon any such loan/s and/or credit facility/ies, the repayment of the approved loan shall be deemed to be in default even though in fact default may not have been made.
- 9. All information regarding my/our trade business or occupation and financial condition will be furnished by me/us to the Bank, as and when required by the Bank.
- $10. \quad \text{Any material change expected or experienced in my/our trade business or occupation shall be forth with notified by me/us to the Bank.}$
- 11. Particulars of any litigation which may tend to affect my/our financial capacity and in which I/We may be involved shall be disclosed by me/us to the Bank whenever such eventuality occurs.
- 12. The Bank is hereby irrevocably authorized by me/us without notice to me/us to combine the account of the above loan with all or any of my/our other accounts current, savings or deposits (term or demand) and to set off and appropriate any and all monies lying in my/our credit with the Bank or due owing or payable or which shall hereafter become due owing or payable to me/us by the Bank against any and all monies now due owing or payable or which may hereafter become due owing or payable by me/us to the Bank on account of loans, credits, advances or other pecuniary aid, assistance and banking facilities afforded to me/us in my/our individual capacity/ies or any other capacity whatsoever, whether solely or jointly with any other person or corporation. Such unfettered right and irrevocable authority hereby given by me/us to the Bank shall be exercised by the Bank even to the extent of dishonouring or refusing payment of Cheques, demands, or withdrawals, or other like documents drawn by me/us on any office of the Bank on or before the date of the exercise of such right or authority or even to the extent of closing any account in my/our name and I/We hereby undertake to indemnify the Bank against all claims or demands that may be made on the Bank consequent to such action of the Bank.
- 13. The production in any Court of Law or before any Tribunal or body or statutory office of any statement, extract, writing or other documents showing monies owed by me/us as a result of the grant to me/us of the above loan and made out of the books or documents of the Bank and signed and certified by the Manager or Accountant of the Bank shall be deemed to be conclusive proof of the amounts of my/our liability to the Bank without any further documents or vouchers being produced by the Bank.
- 14. If this document is signed by or on behalf of two or more persons, such persons shall be jointly and severally liable to the Bank for the amount of the said loan and interest and each of such person/s shall be liable as sole or principle debtor so long as any monies are due on account of the said loan interest.
- 15. The monies owed by me/us to the Bank in respect of the said loan and interest thereon shall be recoverable from me/us notwithstanding the Prescription Ordinance (Cap.68) and I/We shall not plead the Prescription Ordinance (Cap.68) as a bar to the Bank suing me/us for the recovery of the said monies.
- 16. All representations and statements made above and elsewhere and otherwise to the Bank or any of its officers by me/us in writing or otherwise are hereby warranted true and correct and intended to be acted upon by the Bank and shall form the basis of the contract resulting from the grant to me/us of the approved loan.
- 17. Hatton National Bank PLC may waive any of the above terms and conditions either unconditionally or on terms. Every such waiver by the Bank however shall be without prejudice to the rights of the Bank, which shall always remain exercisable as if such waiver had not been made, whenever the Bank thinks fit.

18.	18. I/We do hereby irrevocably undertake that so long as I am/We are in employment of another person or entite employer/s is/are remitted to my/our account maintained with the Bank and for that purpose I/We hereby sy may require.	
19.		recovery of outstanding amount/s and I/We agree to pay all costs of such collection.
20.		
21.	<ol> <li>I/We hereby authorize and consent to the Bank disclosing information relating to me/us and/or my/our trans- discretion deem fit.</li> </ol>	asactions or account(s) with the Bank and/or any branch of the Bank for such purpose as the Bank in its sole
22. 23.		urther information and adhere to the terms and conditions stipulated by the Bank for the grant of the
24.		be withdrawn until this loan is settled in full.
25.	25. Data Privacy	
	<ul> <li>i) Processing of my/our personal data for direct marketing messages through email and/or any other chan</li> <li>ii) Exposing my/our data to third party service providers for statement printing, Card embossing, etc.</li> <li>iii) To store such personal data** outside of Sri Lanka and to be subjected to non-Sri Lanka jurisdiction.</li> </ul>	nnel such as SMS, telemarketing, etc.
	subject to the right of withdrawal of such consent in terms of Sec. 14 (1) of Personal Data Protection Act, No. ** "personal data" means any information that can identify a data subject directly or indirectly, by reference to	
	(a an identifier such as a name, an identification number, location data or an online identifier, or (b) one or more factors specific to the physical, physiological, genetic, psychological, economic, cultural or so	social identity of that individual or natural person.'
_	I/We confirm that I/We have read and understood the contents of this Loan Application Form and thereafte	er placed my/our signature/s hereto.
		re of joint applicant  Date
	Signature :	e :
	Name :	<u></u>
	<u></u>	
	Address	
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	FOR BANK USE ONLY	
F	FOR BANK USE ONLY  Applicant	Joint Applicant
F	FOR BANK USE ONLY  Applicant  Salaried - Employed in Private firm	Joint Applicant  Rate of interest during the grace period -
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ŀ	Applicant Salaried - Employed in Private firm Salaried - Employed in Government Institution	Rate of interest during the grace period -  Rate of interest after grace period -
F	Applicant Salaried - Employed in Private firm Salaried - Employed in Government Institution Salaried - Employed in Family Controlled Company Professional Customer Segment	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -
ſ	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -
ı	Applicant Salaried - Employed in Private firm Salaried - Employed in Government Institution Salaried - Employed in Family Controlled Company Professional Customer Segment	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1  Type 3  Type 2
·	Applicant Salaried - Employed in Private firm Salaried - Employed in Government Institution Salaried - Employed in Family Controlled Company Professional Customer Segment	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1 Type 2
f	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1  Type 3  Type 2
F	Applicant Salaried - Employed in Private firm Salaried - Employed in Government Institution Salaried - Employed in Family Controlled Company Professional Customer Segment Business Clients Introduced by	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1  Type 3  Type 2
·	Applicant Salaried - Employed in Private firm Salaried - Employed in Government Institution Salaried - Employed in Family Controlled Company Professional Customer Segment Business Clients Introduced by	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1  Type 3  Type 2
F	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1  Type 3  Type 2
	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1  Type 3  Type 2
	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1  Type 3  Type 2
F	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) -  Education Loan Category Type 1 Type 3 Repayment method - Annuity Linear
F	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) -  Education Loan Category Type 1 Type 3 Repayment method - Annuity Linear
F	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code 12 (Academic program/Course) -	Rate of interest during the grace period -  Rate of interest after grace period -  Total Tenure (months) -  Grace Period (months) -  Education Loan Category  Type 1  Type 3  Repayment method - Annuity  Linear
F	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code 12 (Academic program/Course) -  Branch	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) - Education Loan Category Type 1 Type 2 Type 3 Repayment method - Annuity Linear  de 11 (University/Institute) -  Documentary charges collected : Rs. Loan Protection cover obtained
F	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code 12 (Academic program/Course) -  Branch  Account No.  Loan Account No.  Date Created  D D M M Y Y Y Y	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) - Education Loan Category Type 1 Type 2 Type 3 Repayment method - Annuity Linear  de 11 (University/Institute) -  Documentary charges collected : Rs.
F	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code 12 (Academic program/Course) -  Branch  Account No.  Loan Account No.  Date Created  D M M Y Y Y Y  CRIB clearance obtained:	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) - Education Loan Category Type 1 Type 2 Type 3 Repayment method - Annuity Linear  de 11 (University/Institute) -  Documentary charges collected : Rs. Loan Protection cover obtained HNBA Yes No N/A
•	Applicant  Salaried - Employed in Government Institution  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code 12 (Academic program/Course) -  Branch  Account No.  Loan Account No.  Date Created  D D M M Y Y Y Y  CRIB clearance obtained:  Applicant	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) - Education Loan Category Type 1 Type 2 Type 3 Linear  Repayment method - Annuity Linear  Documentary charges collected : Rs. Loan Protection cover obtained HNBA Yes No N/A
	Applicant  Salaried - Employed in Private firm  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code 12 (Academic program/Course) -  Branch  Account No.  Loan Account No.  Date Created  D M M Y Y Y Y  CRIB clearance obtained:	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) - Education Loan Category Type 1 Type 2 Type 3 Repayment method - Annuity Linear  de 11 (University/Institute) -  Documentary charges collected : Rs. Loan Protection cover obtained HNBA Yes No N/A
	Applicant  Salaried - Employed in Government Institution  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code 12 (Academic program/Course) -  Branch  Account No.  Loan Account No.  Date Created  D D M M Y Y Y Y  CRIB clearance obtained:  Applicant	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) - Education Loan Category Type 1 Type 2 Type 3 Repayment method - Annuity Linear  de 11 (University/Institute) -  Documentary charges collected : Rs. Loan Protection cover obtained HNBA Yes No N/A
	Applicant  Salaried - Employed in Government Institution  Salaried - Employed in Government Institution  Salaried - Employed in Family Controlled Company  Professional Customer Segment  Business Clients  Introduced by  Name  Staff EPF  Other code  Loan Originating System  Promotion Code (University/Institute) –  Finacle  Free code 6 (Primary applicant) –  Free code 12 (Academic program/Course) -  Branch  Account No.  Loan Account No.  Date Created  D D M M Y Y Y Y  CRIB clearance obtained:  Applicant	Rate of interest during the grace period - Rate of interest after grace period - Total Tenure (months) - Grace Period (months) - Education Loan Category Type 1 Type 2 Type 3 Repayment method - Annuity Linear  de 11 (University/Institute) -  Documentary charges collected : Rs. Loan Protection cover obtained HNBA Yes No N/A

- $Type \ 1 Full\ time\ students\ who\ wish\ to\ pursue\ higher\ education\ in\ selected\ Local\ or\ Foreign\ (affliated)\ Universities/\ Institutes\ based\ in\ Sri-Lanka.$
- Type 2 Applicants who are full time employed in companies or engaged in business and wish to pursue a Professional Qualification locally.
- Type 3 Full time students who wish to pursue higher studies in Foreign Universities or Institutes abroad. (Full or partial course is completed outside Sri Lanka)