

# RETAIL LENDING APPLICATION FORM - PERSONAL

Please complete all fields of the application by clicking on the required options and using the drop-down fields. Present original identification document and include certified and translated copies of the required supporting documents to confirm identity and other personal details. Submit the completed application form and required documentation to our branch representatives.

## PERSONAL DETAILS

Please consider this application form as a:  Single Application  Joint Application  
*(If applying for a Credit Card, select 'Single Application')*

### 1st APPLICANT

First Name:	Surname:
ID No./Passport No.:	Marital Status:
Number of dependents:	Level of Education:
I am an existing APS Bank customer: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Primary Employment Type: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self-Employed/Sole Trader <input type="checkbox"/> Homemaker <input type="checkbox"/> Student	
Primary Employer:	Occupation:
Employment Date: (DD / MM / YYYY)	Employment Term: <input type="checkbox"/> Indefinite <input type="checkbox"/> Definite
Present Gross Annual Salary (excl. government bonus) €	
Secondary Employment Type: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self-Employed/Sole Trader <input type="checkbox"/> Homemaker <input type="checkbox"/> Student	
Secondary Employer:	Occupation:
Employment Date: (DD / MM / YYYY)	Employment Term: <input type="checkbox"/> Indefinite <input type="checkbox"/> Definite
Present Gross Annual Salary: (excl. government bonus) €	
Other Annual Income:	€
Total Annual Income - 1st Applicant Gross: €	

### 2nd APPLICANT (If applicable)

First Name:	Surname:
ID No./Passport No.:	Marital Status:
Number of dependents:	Level of Education:
I am an existing APS Bank customer: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Primary Employment Type: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self-Employed/Sole Trader <input type="checkbox"/> Homemaker <input type="checkbox"/> Student	
Primary Employer:	Occupation:
Employment Date: (DD / MM / YYYY)	Employment Term: <input type="checkbox"/> Indefinite <input type="checkbox"/> Definite
Present Gross Annual Salary (excl. government bonus) €	
Secondary Employment Type: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Self-Employed/Sole Trader <input type="checkbox"/> Homemaker <input type="checkbox"/> Student	
Secondary Employer:	Occupation:
Employment Date: (DD / MM / YYYY)	Employment Term: <input type="checkbox"/> Indefinite <input type="checkbox"/> Definite
Present Gross Annual Salary: (excl. government bonus) €	
Other Annual Income:	€
Total Annual Income - 2nd Applicant Gross: €	
Total Annual Income - 1st & 2nd Applicant: (as applicable)	Gross €



## LENDING PREFERENCES

I/We kindly ask you to consider my/our application for:

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> APlus                         | <input type="checkbox"/> Fixed Interest Rate Home Loan | <input type="checkbox"/> Buy-to-Let Loan         |
| <input type="checkbox"/> Personal Loan Home Furnishing | <input type="checkbox"/> Personal Loan                 | <input type="checkbox"/> Personal Overdraft      |
| <input type="checkbox"/> Equity Sharing Loan           | <input type="checkbox"/> Social Loan                   | <input type="checkbox"/> Home Deposit Scheme     |
| <input type="checkbox"/> Green Loan                    | <input type="checkbox"/> APS Boost                     | <input type="checkbox"/> Variable Rate Home Loan |
| <input type="checkbox"/> Credit Card                   | <input type="checkbox"/> Other _____                   |  |

with the following purpose: (tick check box as applicable)

### Home Financing for Property 1 (applicable for APlus, Fixed Interest Rate Home Loan, Buy-to-Let Loan, Equity Sharing, Social Loan, Home Deposit Scheme, Variable Rate Home Loan)

<input type="checkbox"/> A) To acquire property	Property Address:	Property Value: <i>(from promise of sale/contract)</i>	Existing Outstanding Loan Value: <i>(if re-financing)</i>	Development Costs: <i>(from AD31 form)</i>
<input type="checkbox"/> B) To refinance property		€ _____	€ _____	€ _____
<input type="checkbox"/> C) To construct / demolish property		Proposed Upfront Contribution:	Requested Loan Value:	Market Value on Completion: <i>(from AD8 form)</i>
<input type="checkbox"/> D) To finish / modernise / refurbish property		€ _____	€ _____	€ _____

### Home Financing for Property 2 (if applicable)

<input type="checkbox"/> A) To acquire property	Property Address:	Property Value: <i>(from promise of sale/contract)</i>	Existing Outstanding Loan Value: <i>(if re-financing)</i>	Development Costs: <i>(from AD31 form)</i>
<input type="checkbox"/> B) To refinance property		€ _____	€ _____	€ _____
<input type="checkbox"/> C) To construct / demolish property		Proposed Upfront Contribution:	Requested Loan Value:	Market Value on Completion: <i>(from AD8 form)</i>
<input type="checkbox"/> D) To finish / modernise / refurbish property		€ _____	€ _____	€ _____

### Home Financing for Property 3 (if applicable)

<input type="checkbox"/> A) To acquire property	Property Address:	Property Value: <i>(from promise of sale/contract)</i>	Existing Outstanding Loan Value: <i>(if re-financing)</i>	Development Costs: <i>(from AD31 form)</i>
<input type="checkbox"/> B) To refinance property		€ _____	€ _____	€ _____
<input type="checkbox"/> C) To construct / demolish property		Proposed Upfront Contribution:	Requested Loan Value:	Market Value on Completion: <i>(from AD8 form)</i>
<input type="checkbox"/> D) To finish / modernise / refurbish property		€ _____	€ _____	€ _____

In terms of the Proposed Upfront Contribution, this amount will be obtained through:

- Donation     Own Funds

### Personal Loans (applicable for Personal Loan Home Furnishing, Personal Loan, Personal Overdraft, Green Loan, APS Boost)

<input type="checkbox"/> A) To acquire furniture for property	Description:	Purchase Value: <i>(from quote)</i>	Existing Outstanding Loan Value: <i>(if re-financing)</i>	Proposed Upfront Contribution:	Requested Loan Value:
<input type="checkbox"/> B) To finance the purchase of a motor vehicle		€ _____	€ _____	€ _____	€ _____
<input type="checkbox"/> C) To finance the purchase of energy saving or renewable energy source equipment					
<input type="checkbox"/> D) To refinance personal loan					
<input type="checkbox"/> E) To finance educational expenses					
<input type="checkbox"/> F) Other financing requirements – please specify		Total Value: <i>(from quote)</i>	Proposed Upfront Contribution:	Requested Loan Value:	
		€ _____	€ _____	€ _____	€ _____

In terms of the Proposed Upfront Contribution, this amount will be obtained through:

- Donation     Own Funds

## CREDIT CARD

	Credit Card <sup>(1)</sup>	Limit <sup>(2)</sup>
Classic Credit Card	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	€
Gold Credit Card	<input type="checkbox"/>	€

### Commitments/Other Debts:

Type of Lending	Lender	Outstanding Amount €	Remaining Term	Repayment Terms

### Payment Account:

Please specify the Payment Account number from which the repayment is to be debited<sup>(3)</sup>: \_\_\_\_\_

(1) Choose one Classic Credit Card colour option from the following: *L-Imžejna*, *L-Arzella*, *L-Iljun*, or Gold Credit Card: *Il-Pum tad-Deheb*.

(2) For Classic Credit Card, specify a limit between €1,000 to €3,999.  
For Gold Credit Card, specify a limit between €4,000 to €10,000.

(3) The minimum monthly repayment is of 5% on the utilised Credit Card Facility limit or €15 whichever is the highest.

## CARD APPLICATION (ONLY REQUIRED FOR APLUS)

Currency	VISA Debit Card - Applicant 1	VISA Debit Card - Applicant 2	Printed Statement Frequency
EUR	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Monthly

In case of joint applications, kindly complete 'Appointment of Bankers - Joint Account' form.

## CHEQUE BOOK (ONLY REQUIRED FOR APLUS)

Would you like to apply for a Chequebook? :    Y            N

*You will be provided with one chequebook of 20 pages which will be posted to the address provided for communication in this application*

## STATEMENT OF AFFAIRS (NOT APPLICABLE FOR CREDIT CARD APPLICATION)

Date:

Assets	€	Liabilities	€
Cash in Hand		Bank Loans & Overdrafts	
Bank Accounts: Current & Savings		<input type="checkbox"/> APS Bank plc	
Bank Accounts: Fixed Deposit		<input type="checkbox"/> Other Bank <i>(complete note 7)</i>	
Investments <i>(Quoted Shares, Bonds, etc.)</i> <i>(complete note 1)</i>		Hire Purchase Debts <i>(complete note 8)</i>	
Investments <i>(Unquoted Shares)</i> <i>(complete note 1)</i>			
Life Policies <i>(Surrender Values)</i> <i>(complete note 2)</i>		N.I. / Income & Other Tax	
Debtors <i>(complete note 3)</i>		Trade Creditors <i>(complete note 8)</i>	
Stocks in Hand <i>(at Cost)</i>		Credit Cards <i>(complete note 8)</i>	
<b>Sub-Total</b>		Other Debts <i>(complete note 8)</i>	
Motor Vehicles <i>(complete note 4)</i>			
Other Personal Assets/Valuables <i>(complete note 5)</i>			
Properties <i>(complete note 6)</i>			
<b>Total Assets</b>		<b>Total Liabilities</b>	
<b>Deficit (Liabilities over Assets)</b>		<b>Surplus (Assets over Liabilities)</b>	
<b>Total</b>		<b>Total</b>	
For office use only	M.E.S / M.E.D €	Authorised Signature:	

## STATEMENT OF AFFAIRS (CONTINUED)

### Notes

1. Investments	Issuer	Number of Shares/Units	Market Value €
Quoted Shares, Bonds, etc.			
Unquoted Shares			

2. Life Policies	Policy Type	Insured with	Term	Annual Premium €	Surrender Value €

3. Debtors	Name of Debtor	Outstanding Amount €

4. Motor Vehicles	Make/Model	Insured Amount €

5. Other Personal Assets/Valuables	Description	Value €

6. Properties	Address	No. of bedrooms	Market Value €	Freehold (Y/N)	Ownership %

7. Existing Borrowing (Other Bank)	Bank	Type (Bank Loan or Overdraft)	Outstanding Amount €	Remaining Term	Repayment Terms

8. Debts	Lender	Outstanding Amount €	Remaining Term	Repayment Terms	Security
Hire Purchase Debts					
Trade Creditors					
Credit Cards					
Other Debts					

## INSURANCE QUOTATIONS (NOT APPLICABLE FOR CREDIT CARD APPLICATION)

I/We consent to APS Bank plc to contact me/one of us to provide information and, or quotations in relation to insurance products which the Bank offers in its role as a tied insurance intermediary or, otherwise, and which would be required to be held as collateral. I/We also understand that any such insurance offering would be provided for information only and I/we can acquire the required insurance collateral through other insurance providers. I/We also understand that I/we may withdraw my/our consent at any time as explained in the Data Protection Notice below.

Y  N

## ADDITIONAL DETAILS (ONLY REQUIRED FOR HOME FINANCING)

Should this application result in the issuance of a sanction letter, we will use these contact details to communicate directly with your architect and/or notary, as required, so as to continue to process your application.

### Your Architect Details

First Name:	Surname:
Contact Email:	Mobile No.:

### Your Notary Details

First Name:	Surname:
Contact Email:	Mobile No.:

## APPLICANT/S DECLARATIONS

I/We the undersigned hereby:

Confirm that all of the information provided to the Bank by me/us by means of this form is true, complete and up-to-date. I/We confirm that to the best of my/our knowledge I am/we are in good health, unless the Bank has been informed otherwise.

Declare that the Bank is authorised to make inquiries as it may deem necessary. I/We undertake to advise the Bank immediately should there be any change in the information given by me/us by means of this form or, in the event of any changes in circumstances which could affect this application.

It is understood that the Bank reserves the right to decline an application without giving any reason for its decision.

I/We hereby confirm that I/we have read, understood and accepted the Data Protection Notice, the entire Terms & Conditions, Depositor Information Sheet, Fee Information Document and Tariff of Charges governing the requested products and services. I/We also acknowledge that when needed, I/we can collect a copy of the relevant Terms & Conditions, Data Privacy Policy, Depositor Information Sheet, Fee Information Document and Tariff of Charges from any APS Branch, which are also available from the Bank's website [apsbank.com.mt/terms-and-conditions](https://apsbank.com.mt/terms-and-conditions).

Signature of 1st Applicant

Signature of 2nd Applicant (if applicable)

Date:

## DATA PROTECTION NOTICE

We at APS Bank plc (C 2192) of APS Centre, Tower Street, Birkirkara, Malta, take every measure to ensure that your privacy is one of our topmost priorities. Please take the time to read through the below, which is applicable to you insofar as you are a data subject as understood by the EU General Data Protection Regulation (2016/679), briefly explaining how we process your personal data, before submitting the above form.

**WHY WE NEED YOUR PERSONAL DATA** - We need your personal data (the information you have provided to us in the loan application form above that identifies you as an individual) to provide you with the requested services, namely to provide you with our retail lending facilities and other related processing operations, including for the purpose of fraud prevention and compliance with regulations and legislation to which we are subject. Therefore, in this case, our legal bases for processing the said personal data are **necessity for the performance of a contract with you (or taking steps at your request prior to entering into such a contract) and our compliance with our legal obligations.**

We also need your personal data, where you decide to give it to us, to provide you with further information and/or quotations in relation to the insurance products which we may offer in our role as a tied insurance intermediary or otherwise. Since in this case we cannot or opt not to rely on the contractual necessity or legal obligations grounds, we will instead rely on your consent (provided to us in the form above where you choose to tick the appropriate tick box). **YOUR CONSENT CAN BE WITHDRAWN AT ANY TIME** by contacting us as explained below. However, do note that withdrawing consent will mean that we will no longer contact you to inform you of the insurance products we can provide you.

**WHO WE SHARE YOUR PERSONAL DATA WITH** - Your personal data will be made available to those people in the bank who need it to carry out their duties and provide you with the services you expect from us. We also share it with:

- Other entities within the APS group and/or any sub-contractors, agents or service providers we may have appointed who carry out services for us either now or in the future (including their employees, sub-contractors, service providers, agents, directors and officers);
- Any joint account holders, trustees, beneficiaries, administrators, attorneys appointed via a power of attorney, curators or executors;
- Other financial institutions, tax authorities, trade associations, credit reference agencies, payment service providers and debt recovery agents;
- Your beneficiaries, intermediaries, correspondent and agent banks;
- Law enforcement, government, courts, dispute resolution bodies, our regulators, auditors, advisors, consultants and any party appointed or requested by our regulators to carry out investigations or audits of our activities;
- The Central Bank of Malta to update the Central Credit Register maintained by it;
- Fraud prevention agencies who will also use it to detect and prevent fraud and other financial crime and to verify your identity;
- Other parties involved in any dispute, including disputed transactions;
- Anyone who provides instructions or operates any of your accounts, products or services on your behalf.

**Your personal data will not be disclosed to any other persons besides those mentioned here unless we are required to do so by law.**

**HOW LONG WE KEEP YOUR PERSONAL DATA FOR** - We will keep your personal data only as long as is necessary. Necessity is dependent on legal obligations we may have, as a bank or otherwise. For instance, we are legally obliged to keep any personal data that can be deemed as 'accounting records' for **ten years**. Moreover, we are entitled to retain personal data in certain cases (as opposed to being obliged to do so). For example, when we believe that the personal data is necessary for us to defend ourselves against civil claims that may be brought against us, we are allowed to keep the data for as long as that risk subsists (usually **five years** from the end of our contractual relationship with you).

**YOUR DATA PROTECTION RIGHTS** - You, as a 'data subject' as understood under applicable data protection laws, have a number of rights that are applicable **under certain conditions and in certain circumstances**, including Your:

- **Right of access** to your personal data processed by us;
- **Right to ask us to rectify** inaccurate personal data concerning you;
- **Right to have us erase** your personal data ('**right to be forgotten**');
- **Right to ask us to restrict** (that is, store but not further process) Your personal data;
- **Right to ask us to provide** Your personal data to You in a structured, commonly used, machine-readable format, or (where technically feasible) to have it 'ported' directly to another data controller ('**right to data portability**');
- **RIGHT TO WITHDRAW ANY CONSENT YOU MAY HAVE GIVEN US AT ANY TIME (as in the case of consent for contacting you with further information on insurance products)** by sending an email request to [echannels@apsbank.com.mt](mailto:echannels@apsbank.com.mt);
- **Right to object** to our processing your personal data (**not applicable where we process your personal data on the basis of contractual necessity or our legal obligations or on the basis of your consent as per above**);
- **Right to lodge a complaint** with the relevant supervisory authority.

**AUTOMATED DECISION-MAKING** - The personal data you have provided us with in the above form will be subject to decisions concerning you taken by automated means. These decisions concerning you (which possibly also include profiling) will be used for credit scoring purposes.

**WHERE CAN YOU READ OUR FULL DATA PRIVACY POLICY?** - This section represents a condensed explanation of how we use your personal information. For more information including more detail on your rights, we strongly recommend you read our user-friendly and layered full **Data Privacy Policy**, available here: [apsbank.com.mt/en/gdpr](https://apsbank.com.mt/en/gdpr) you can ask us for a paper copy of the full Data Privacy Policy at any time from any of our branches.

If you have any questions or concerns regarding this Data Protection Notice or our Privacy Policy, you may also contact our Data Protection Officer by sending an email to [dataprotectionofficer@apsbank.com.mt](mailto:dataprotectionofficer@apsbank.com.mt) or a letter to the Data Protection Officer, APS Bank plc, APS Centre, Tower Street, Birkirkara, BKR 4012, Malta.

## REQUIRED DOCUMENTS

Please ensure that the following documents (as applicable) are attached to this application form so that we can start processing your application without delay:

When Documents are required	What Documents are required	Submitted? <small>For office use only</small>
All lending applications	<input type="checkbox"/> <a href="#">CA01</a> Customer Application Form - Personal (new APS customer/s) <input type="checkbox"/> Identification Document of applicant/s <input type="checkbox"/> Latest 3 payslips (if employed) <input type="checkbox"/> Previous year's FS3, signed by employer (if employed) <input type="checkbox"/> Latest 2 year's Income Tax Return and Profit and Loss, signed by applicant (if self-employed) <input type="checkbox"/> Trading accounts, signed by accountant and applicant (if Income Tax Return has not yet been filed for self-employed applicant) <input type="checkbox"/> Latest 2 year's TA24 form OR latest 2 year's tax Inland Revenue receipts corresponding to submitted TA24 (if applicable) <input type="checkbox"/> Latest rental agreements (if applicable) <input type="checkbox"/> 12 months' statement of account where salary is credited (if held with another bank) <input type="checkbox"/> <a href="#">CCR01</a> Central Credit Registry Information Request Notification (if no facilities held with APS)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Additional, for all lending applications, excluding Credit Cards	<input type="checkbox"/> Signed declaration from a warranted accountant on your privileged creditors' situation, namely Tax, VAT and NI (if self-employed) <input type="checkbox"/> Consolidated sheet (if accounts are held with another bank) <input type="checkbox"/> 12 months' bank statement for day-to-day usage accounts (if held with another bank and if different from salary statement) <input type="checkbox"/> 24 months' loan bank statements (if existing borrowing held with another bank) <input type="checkbox"/> 24 months' hire purchase statements <input type="checkbox"/> Sanction letter (if existing borrowing held with another bank) <input type="checkbox"/> Separation /divorce agreement (if applicable) <input type="checkbox"/> Evidence of the number of years residing/working in Malta (in case of non-Maltese citizens)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Additional, for all Home Loan products	<input type="checkbox"/> Contract of employment (if employed) <input type="checkbox"/> Preliminary agreement/deed relating to property purchase or donation <input type="checkbox"/> Latest ground rent receipt <input type="checkbox"/> Evidence of upfront contribution <input type="checkbox"/> <a href="#">AD8</a> Architect's Valuation <input type="checkbox"/> <a href="#">AD31</a> Architect's Estimate of Works (if property is to be refurbished/not in a habitable state) <input type="checkbox"/> Planning Authority approved permit and plans <input type="checkbox"/> Site plan <input type="checkbox"/> Energy Performance Certificate (if property will be purchased OR in all cases pertaining to Green Home Loan applications)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Additional, for Buy To Let Loan applications only	<input type="checkbox"/> Estimated rental income provided by a real estate agent	<input type="checkbox"/>
Additional, for the below applications only: <ul style="list-style-type: none"> <li>• Equity Sharing Loan</li> <li>• Social Loan</li> <li>• Home Deposit Scheme</li> </ul>	<input type="checkbox"/> Housing Authority scheme acceptance documents	<input type="checkbox"/>
Additional, for all Personal Loan products	<input type="checkbox"/> Quotations/invoices from suppliers	<input type="checkbox"/>



Additional, for APS Boost applications only	<input type="checkbox"/>	Copy of identification document of spouse (if applicable)	<input type="checkbox"/>
	<input type="checkbox"/>	Motivation letter including how this academic course will benefit the student's future career	<input type="checkbox"/>
	<input type="checkbox"/>	Curriculum Vitae	<input type="checkbox"/>
	<input type="checkbox"/>	Qualification copies	<input type="checkbox"/>
	<input type="checkbox"/>	Course curriculum	<input type="checkbox"/>
	<input type="checkbox"/>	Institute/University letter of acceptance	<input type="checkbox"/>
	<input type="checkbox"/>	Reference letter on applicant's character and integrity	<input type="checkbox"/>
	<input type="checkbox"/>	<a href="#"><i>Budget Planner</i></a>	<input type="checkbox"/>

Other documents may also be requested in support of your application.