AGRIBANK
OF NAMIBIA
*Your all Season Bank*

# COMMERCIAL APPLICATION


www.agribank.com.na

**Head Office**
**Windhoek**
(061) 207 4111
info@agribank.com.na

**Zambezi Branch**
**Katima Mulilo**
(066) 252 060
katima@agribank.com.na

**Southern Branch**
**Mariental**
(063) 242 818
southern@agribank.com.na

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(061) 207 4202
midland@agribank.com.na

**Otjeroku Branch**
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**Northern Branch**
**Ongwediva**
(065) 221 358
ongwediva@agribank.com.na

**Kavango Branch**
**Rundu**
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kavango@agribank.com.na

**Gobabis Branch**
**Gobabis**
(062) 577 800/1
gobabis@agribank.com.na

**Grootfontein Branch**
**Grootfontein**
(067) 240 040/50
grootfontein@agribank.com.na

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# CHECKLIST AND APPLICATION GUIDELINES

## COMMERCIAL APPLICATION

### 1. ADMINISTRATION FEE

Non-Refundable Administration Fee:

| Application Type | N$ |
|---|---|
| Commercial | 800 |

### 2. VALUATION FEE

**Should your loan be approved,** you will be notified to pay valuation fees. Valuation fees can be paid via two options:

1) Paid by the applicant
Proof of payment must be submitted before your application can proceed to finalization. Banking details are on the Valuation Consent Form that is part of the application pack (page 6).

2) Added to the loan amount
The applicant must give consent to have the valuation fee added to the loan amount. To do so, select this option on the Valuation Consent Form, complete the form, and sign it accordingly.

Please note: For both options, the Valuation Consent Form (page 6) must be fully completed, signed and submitted with the application documentation.

**Valuation fees (payable upon approval only):**

| Class of Property | Valuation Fee N$ | Revaluation Fee N$ | Progress Inspection Fee N$ |
|---|---|---|---|
| Residential Property & Vacant Urban erf/plot | 2,000 | 2,000 | 2,000 |
| Agricultural Property (Farms & Plots) | 5000 | 5000 | 5000 |
| Commercial Properties (Industrial, Offices, Shops, Malls, Warehouses etc.) | 3500 | 3500 | 3500 |

### 3. CREDIT LIFE COVER

Please note that credit life cover is required for communal and commercial clients. The applicant has two options:

1) Take up Agribank life cover (your customized payment schedule will be shared with you during consultation).

2) Furnish proof of you own existing life cover.

### 4. IMPORTANT NOTICE:

Please note that no other fees other than the ones listed above should be paid throughout the process of your application, kindly report any deviation from the fees listed above through our website: **https://agribank.com.na/page/blow-the-whistle** or email: **sales@agribank.com.na** or call: 061 207 4356.

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## 5. REQUIRED DOCUMENTS

The documentation listed must accompany the application. Please note that incomplete applications will not be accepted.

### PERSONAL

| | | |
|---|---|---|
| 1 | Completed Application form | |
| 2 | Namibian certified Identity copy or citizenship certificate | |
| 3 | Certified copy of Marriage certificate (Spouse ID copy if married COP, ANC if OCOP or Divorce Order) | |
| 4 | An antenuptial contract (if married out of community of property) | |
| 5 | An affidavit if ANC is not registered in the Deeds Office or if marriedoutside Namibia | |
| 6 | If Divorced (Copy of Final Divorce Order) | |
| 7 | Completed FIA compliance KYC form (s) | |
| 8 | Enhanced Due Diligence Form (only if the applicant (s) is/are Politically Exposed Person - PEP) | |
| 9 | Latest six (6) months Bank Account Statements | |
| 10 | Valuation fees consent form (duly completed and signed) See FORM V001/25 | |
| 11 | Proof of life cover (own existing life cover or commitment to take up Agribank life cover) See FORM CL001/25 | |
| 12 | Holistic Consent Form see FORM AR001/25 | |

### GENERAL

| | | |
|---|---|---|
| 1 | Submit Company Registration Documents:<br>• If CC, submit Founding Statement<br>• If Pty Ltd, submit Article of Association<br>• If Partnership, submit Agreement<br>• If Co-operative, submit By Law<br>• If Family Trust, submit Deed of Trustees | |
| 2 | If a company with limited liability; please submit resolution enabling obtaining of Directors' Identification documentation should be submitted. | |
| 3 | Directors' Identification documentation should be submitted. | |
| 4 | Brand Mark Number/ Sock Card (Fan Meat Card) | |
| 5 | Quotations of items to be financed (Vehicles, Livestock /Tractors/Infrastructure etc.) | |
| 6 | Herd Statement of Seller/Breeder (if Breeder's information form is being used as a quotation) | |
| 7 | Offtake Agreements/letters of intent for poultry/piggery/crop farming activities | |
| 8 | Proof of assets as per entries in the assets and liabilities addendum (attached) | |

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## SECURITY (OWN)

| | | |
|---|---|---|
| 1 | Copy of the Title Deed of the property offered | |
| 2 | Approved building plans of the property offered | |
| 3 | House fire insurancecover of the property offered<br>(Term Sheet entry: If not available can be submitted within 14 days from date of approval) | |
| 4 | Consent to register subsequent bonds from firstbondholders of the property offered (if mortgaged)<br>(Term Sheet entry: If not available can be submitted within 14 days from date of approval) | |
| 5 | Loan Statement of the mortgage loan for the property offeredas a security | |
| 6 | Surrendering value of policy(ies)/Proof of investment(s) | |
| 7 | Deed of Sale/Option to purchase/Deed of donation (delete which is not applicable) | |
| 8 | Copy of Certificate of Waiver/Letter of Exemption from Ministry of Lands and Resettlement (Affirmative action) | |
| 9 | Copy of Title Deed of farm to be sold (Affirmative action) | |
| 10 | Declaration by seller of farmland regarding lease contracts (Affirmative Action) | |
| 11 | Lease agreement | |
| 12 | Certificate in respect of grade of bush encroachment from Ministry of Agriculture | |
| 13 | Land tax documentation | |
| 14 | Birth certificate/Identity document of suretor/usufructuary | |
| 15 | Marriage certificate/Antenuptial contract of suretor/usufructuary | |
| 16 | Valuation certificate of property | |
| 17 | Consent from first bondholder that they will waive preference of their bond in favour of Agribank | |
| 18 | Statement of amount owing under Bond(s) registered against town property(ies) offered as security | |

## THIRD-PARTY ADDITIONAL DOCUMENTS

| | | |
|---|---|---|
| 1 | Consent for surety by farm owner/policy owner/house owner | |
| 2 | Namibian certified Identity copy of Suretor | |
| 3 | Sworn Declaration signed by Suretor | |
| 4 | Statement of Assets and Liabilities | |
| 5 | If PEP/PIP complete enhanced EDD | |
| 6 | Certificate of disposal/donation of livestock/money/tractors and implements (If applicable) | |
| 7 | Farming expenses (if Agribank client) | |
| 8 | Marriage certificate (Spouse ID copy if married COP, ANC if OCOP or Divorce Order) | |
| 9 | Statement of Assets and Liabilities | |
| 10 | Compliance Certificate from BIPA must be submitted | |

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## CASHFLOWS

| | | |
|---|---|---|
| 1 | Salary slips/Financial statements of business | |
| 2 | Quotations (Vehicles/Labourers houses/Infrastructure etc.) | |
| 3 | Latest pay slip | |
| 4 | Business plan (if a farming activity is poultry/crop/piggery or intensive livestock, etc.) | |
| 5 | Proof of registered milk quota (Namibia Dairies) (where applicable) | |
| 6 | Annual Financial statement for 3 years (if registered as a business) | |
| 7 | Herd Statement (From Meat Board/ Veterinary Office) | |
| 8 | Business plan/Income statement for game farming, lodges etc. | |
| 9 | Farming expenses | |
| 10 | Proof of available funds to cover shortfall when applicable | |
| 11 | For Secondhand Vehicles, a Settlement Certificate or Proof of Payment is required | |
| 12 | Regulatory permits and licenses where applicable | |

## ADDITIONAL REQUIREMENTS FOR DEBT TAKEOVER

| | | |
|---|---|---|
| 1 | A complete bank statement showing the history of the debt since the loan was granted | |
| 2 | A copy of the loan agreement for the products that will be taken over | |
| 3 | Invoices for consumables that the client wishes to have transferred to Agribank. (at least 70% of the invoices should be provided). | |
| 4 | Diversification/value addition plan at least 10% of the takeover amount | |
| 5 | Full bank general report (to be requested by Agribank official) | |

## ADDITIONAL REQUIREMENTS FOR HORTICULTURE AND AGRONOMY PROJECTS

| | | |
|---|---|---|
| 1 | A detailed cropping program | |
| 2 | Soil testing results (if applicable), particularly for the potato pilot project, which should also include this requirement | |
| 3 | Borehole capacity details: Permit for restricted areas required) | |

## ADDITIONAL REQUIREMENTS FOR POST SETTLEMENT SCHEME

| | | |
|---|---|---|
| 1 | Allotment letter | |
| 2 | Proof that your lease fees are up to date (if applicable) | |
| 3 | Approval for lease of grazing or improvement from the Ministry (if applicable) | |

## APPLICATION PACK COMPLETENESS DECLARATION

I ..... have scrutinized the application form and confirm that all relevant documentation as ticked off above has been obtained to entertain the application.

| | |
|---|---|
| Sales Consultant Name | |
| Signature | |
| Date | |

| | |
|---|---|
| Branch Manager Name | |
| Signature | |
| Date | |

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**FORM V001/25**

## CONSENT AND DECLARATION ON VALUATION FEE PAYMENT OPTION

**(Sign and date only one option)**

I/We, the undersigned

| | |
|---|---|
| Name and Surname | |
| ID Number (Namibian Citizen) | |
| Erf Number | |
| Tel No. | |

### OPTION 1 – CONSENT OF INCLUSION OF VALUATION FEE(S) TO LOAN AMOUNT

I am formally giving consent to Agribank to include all applicable valuation fee (s) in my loan amount for my current loan application, [Loan No.....].

I understand that the valuation fees, are a necessary part of the loan approval process and have to be included in the overall loan application. I agree to have these fees added to my loan amount to ensure the successful processing of my loan application.

Please note that my consent is given freely and voluntarily, and I acknowledge that I have been advised of the terms and conditions of the loan, including the inclusion of valuation fees.

| | | | |
|---|---|---|---|
| Client Signature | | Spouse Signature<br>*(only if married in community of property)* | |
| Date | | Date | |

### OPTION 2 – CLIENT TO MAKE OWN VALUATION FEE(S) PAYMENTS

I am formally confirming that, I will be responsible for the payment of the valuation fees related to my loan application. Please ensure that any applicable valuation fees are invoiced to me, and I will arrange for payment promptly upon their due date. If you require any further information, please do not hesitate to contact us.

| | | | |
|---|---|---|---|
| Client Signature | | Spouse Signature<br>*(only if married in community of property)* | |
| Date | | Date | |

## BANKING DETAILS

**Agricultural Bank of Namibia (Agribank)**

**First National Bank (FNB)**
Branch Code: 289180
Account number:
5550 0060 343

**Standard Bank**
Branch Code: 087373
Account Number:
041 469 380

**Bank Windhoek**
Branch Code: 481972
Account Number:
1088 743 201

**Bank Windhoek**
Branch Code: 481972
Account Number:
1088 743 233

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**FORM CL001/25**

# DECLARATION TO SECURE AGRIBANK LIFE COVER UPON LOAN APPROVAL

I/We, the undersigned

| | |
|---|---|
| Name and Surname | |
| ID Number ( Namibian Citizen) | |
| Erf Number | |
| Tel No. | |

Hereby declare that I/We will take up Agribank's life cover solution upon approval of my/our loan

| | |
|---|---|
| Loan No. | |
| Loan No. | |
| Loan No. | |

I have been made aware of the payment schedule estimates for my life cover and I/we are in agreement to take up Agribank's life cover solution. I/We commit to attending to all life cover terms and conditions stipulated before the due date that Agribank will communicate to me/us. Please note that this declaration and commitment is given freely and voluntarily, and I acknowledge that I have been advised of the terms and conditions of my/our loan(s).

| Applicant 1 Signature | Applicant 2 Signature | Applicant 3 Signature |
|---|---|---|
| | | |
| Date | Date | Date |
| | | |

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| Ref No. | | | | |
|---|---|---|---|---|
| Existing Client | Yes | | No | |

## APPLICATION FOR COMMERCIAL LOAN(S)

| Place | |
|---|---|
| Date | |

I/We ..... hereby apply for a loan of .....Namibia dollars (N$ .....) from the Agricultural Bank of Namibia for the purposes set out in paragraph 6.

| Signature of Applicant | |
|---|---|
| Signature of Applicant | |

| Place of Residence | |
|---|---|
| Postal Address | |
| Telephone No or nearest point of contact | |
| Email Address | |

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## SWORN DECLARATION / SOLEMN AFFIRMATION

I/We declare (hereby under oath/solemnly affirm) that

| | | |
|---|---|---|
| 1 | My full name is | |
| 2 | My identity number is | |
| 3 | I am a Namibian citizen (Copy of birth certificate/passport attached). | |
| 4 | I am single/married to<br>(Marriage certificate attached) | |
| 5 | Purpose of Application | |
| a | N$ | |
| b | N$ | |
| c | N$ | |
| d | N$ | |
| e | N$ | |
| 6 | The following particulars should be furnished if the applicant is a company with limited liability: | |
| a | Is the company empowered to:<br>(i) Confirm Resolution to obtain loans……<br>(if in affirmation, quote relative clause of the Articles of Association). | |

| | | | | | |
|---|---|---|---|---|---|
| b | Are all shareholders Namibian citizens? | Yes | | No | |
| c | **Shareholders** | | | | |

| | Name | Address | Director (Yes/No) | Fulltime farmer (Yes/No) | Other Occupation (if applicable) | Composition of share capital (authorised) | (No of shares issued) | (normal value per share) | (paid up) |
|---|---|---|---|---|---|---|---|---|---|
| 1 | | | | | | | | | |
| 2 | | | | | | | | | |
| 3 | | | | | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| 7 | Particulars of properties on which farming is conducted | | | | |
| | Registered name and number of farm | Region | District | Hectares | Nearest Town/Village (Direction & KM) |
| Own Property | | | | | |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| Leased Property | | | | | |
| | | | | | |

| 7 | Composition of the properties on which you are farming: | |
|---|---|---|
| a | Land permanently under irrigation (hectares) | |
| b | Cultivated dry land (hectares) | |
| c | Planted pasture (hectares) | |
| d | Fallow land (hectares) | |
| e | Grazing (hectares) | |
| f | Other (specify fruit, vegetables, plantations, etc) | |

The information furnished in this sworn declaration/solemn affirmation is to the best of my/our knowledge and believe true and correct.

Only two signatures are required.

| Signature of Declarer (s) | |
|---|---|
| Signature of Declarer (s) | |

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**FORM CF 001/25**

## 1. AUTHORIZATION REQUEST

| | |
|---|---|
| Date | |
| Reference | |

### TO WHOM IT MAY CONCERN

Dear Sir/Madam,

I, We, the undersigned

| | |
|---|---|
| Name and Surname | |
| ID Number (Namibian Citizen) | |
| Erf Number | |
| Tel No. | |

I/We hereby authorize you to disclose to the Agricultural Bank of any information, which may be required concerning my/our affiliation with you in respect of the following:

### 1. Pertaining to my/our banking account(s) ATT: Bank Manager

| Bank Name | Bank Account Number |
|---|---|
| | |

Kindly furnish Agribank officials with any information which they require to effectively assess my application.

| | Applicant 1 | Applicant 2 | Applicant 3 |
|---|---|---|---|
| ID Number | | | |
| Date | | | |
| Signature | | | |

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**FORM CF 001/25**

## 2. AUTHORIZATION REQUEST

| | |
|---|---|
| Date | |
| Reference | |

### TO WHOM IT MAY CONCERN

Dear Sir/Madam,

I, We, the undersigned

| | |
|---|---|
| Name and Surname | |
| ID Number (Namibian Citizen) | |
| Erf Number | |
| Tel No. | |

I/We hereby authorize you to disclose to the Agricultural Bank of any information, which may be required concerning my/our affiliation with you in respect of the following:

### 2. Pertaining to my/our livestock ATT: The Directorate of Veterinary Service

| Brand Stock/Card 1 | Brand Stock/Card 2 | Brand Stock/Card 3 |
|---|---|---|
| | | |
| Fan Meat Card | Fan Meat Card | Fan Meat Card |
| | | |

Kindly furnish Agribank officials with any information which they require to effectively assess my application.

| | Applicant 1 | Applicant 2 | Applicant 3 |
|---|---|---|---|
| ID Number | | | |
| Date | | | |
| Signature | | | |

## 3. AUTHORIZATION REQUEST

| | |
|---|---|
| Date | |
| Reference | |

### TO WHOM IT MAY CONCERN

Dear Sir/Madam,

I, We, the undersigned

| | |
|---|---|
| Name and Surname | |
| ID Number (Namibian Citizen) | |
| Erf Number | |
| Tel No. | |

I/We hereby authorize you to disclose to the Agricultural Bank of any information, which may be required concerning my/our affiliation with you in respect of the following:

### 3. Pertaining to the scope of the requisite due diligence Agribank will take on, I hereby grant Agribank my consent to:

- Conduct ITC checks on me/us
- Source information from the municipality and any other institution I may have an affiliation
- Use any means the Bank deems fit to source information pertaining to my application including but not limited to communication via email, telephonically and fax.

This authorization (pertaining to all points 1 to 3) remains valid until cancelled by me in writing.

Yours Faithfully,

| | Applicant 1 | Applicant 2 | Applicant 3 |
|---|---|---|---|
| ID Number | | | |
| Date | | | |
| Signature | | | |

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# ADDENDUM

## Statement of Assets and Liabilities

## ASSETS

### A. FIXED PROPERTY(IES)

| Town Property (ies) | | | | | |
|---|---|---|---|---|---|
| | Extent | Size (sg.m) | Erf No. | Town/City | Value (N$) |
| 1 | | | | | |
| 2 | | | | | |
| 3 | | | | | |
| 4 | | | | | |
| 5 | | | | | |
| Total | | | | | |

### B. MOVABLES

| i) | Tractors, Vehicles and self-propelled machinery. (N.B. Lighting plants and pumping contrivances excluded) | | | |
|---|---|---|---|---|
| | Year | Make or type | Description | Value (N$) |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |

| ii) | Implements and equipment (specify) | | |
|---|---|---|---|
| | Implement / Equipment Type | Description | Value (N$) |
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |

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| iii) Livestock | | | | | |
|---|---|---|---|---|---|
| **LARGE STOCK** | | **Number** | **Age Range** | **Breed** | **Value (N$)** |
| 1 | Cows | | | | |
| 2 | Bulls | | | | |
| 3 | Oxen | | | | |
| 4 | Tollies | | | | |
| 5 | Heifers | | | | |
| 6 | Calves (Male) | | | | |
| 7 | Calves (Female) | | | | |
| 8 | Other (Specify) | | | | |
| **SMALL STOCK** | | | | | |
| **1** | **Sheep** | **Number** | **Age Range** | **Breed** | **Value (N$)** |
| 1.1 | Ewes | | | | |
| 1.2 | Rams | | | | |
| 1.3 | Wethers | | | | |
| 1.4 | Lambs (Female) | | | | |
| 1.5 | Lambs (Male) | | | | |
| 1.6 | Other (Specify) | | | | |
| **2** | **Goats** | **Number** | **Age** | **Breed** | **Value (N$)** |
| 2.1 | Ewes | | | | |
| 2.2 | Rams | | | | |
| 2.3 | Kapaters | | | | |
| 2.4 | Lambs (Female) | | | | |
| 2.5 | Lambs (Male) | | | | |

| **3** | **Other Small Stock (Specify)** | **Number** | **Age Range** | **(Stud/Flock)** | | **Value (N$)** |
|---|---|---|---|---|---|---|
| 3.1 | | | | | | |
| 3.2 | | | | | | |
| 3.3 | | | | | | |

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| 4 | **Game** (NB Only if the property is game proof-fenced for creeping and/or leaping game.) | | |
|---|---|---|---|
| | **Specie(s)** | **Any other details** | **Value (N$)** |
| 4.1 | | | |
| 4.2 | | | |
| 4.3 | | | |
| 4.4 | | | |
| 4.5 | | | |
| **Total** | | | |

## C. IMMOVABLES

| **i) Bonds, promissory notes, loans, etc., (due to you):** | | | | |
|---|---|---|---|---|
| | **Security** | **Name of Debtor** | **Due Date** | **Value (N$)** |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |

| **ii) Cash on hand and/or in the Bank (please attached proof)** | | | |
|---|---|---|---|
| | **Name of Bank** | **State how funds will be utilised** | **Value (N$)** |
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |

| **iii) Shares in co-operatives, Member's levy fund, investments, other shares, debentures in your favour (specify)** | | | |
|---|---|---|---|
| | **Details** | **Due When** | **Intended Appropriation (N$)** |
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |

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| Total Asset Summary | Value (N$) | As a percentage of TOTAL ASSETS |
|---|---|---|
| Fixed Assets | | |
| Movable Assets | | |
| Total Assets | | 100 % |

## LIABILITIES

| A. BONDED FIXED PROPERTY(IES) | | | | |
|---|---|---|---|---|
| i) Town Property (ies) | | | | |
| | Name of Bondholder | Interest Rate | Annual Commitments (N$) | Balance Owing (N$) |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| Total Balance Owing | | | | |

| B. ENCUMBERED MOVABLES | | | | |
|---|---|---|---|---|
| | Item | Creditor (Indebted to) | Interest Rate | Balance Owing (N$) |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| Total Balance Owing | | | | |

| C. OTHER DEBTS | | |
|---|---|---|
| i) Overdrafts | | |
| | Name of Bank | Value (N$) |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| Total Balance Owing | | |

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| ii) Other (Specify) | | | | |
|---|---|---|---|---|
| | Type of Debt/Description | Creditor (Indebted to) | Interest Rate | Value (N$) |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| Total Balance Owing | | | | |

| Total Liabilities Summary | Total Balance Owing (N$) | As a percentage of Total Liabilities |
|---|---|---|
| Bonded Fixed Properties | | |
| Encumbered Movables | | |
| Other Debts | | |
| Total Liabilities | | 100 % |

## INCOME AND EXPENDITURE (Complete where applicable)

### A. INCOME

| i) Salary (annual) | | | | |
|---|---|---|---|---|
| | Name of Applicant (NB populate should there be more than one applicant) | Applicant(s)'s Annual Salary (N$) | Name of Applicant (s)'s employer | N$ |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| Total applicant(s) annual salary | | | | |
| | Name of spouse NB: Only if married in community of property | Applicant(s)'s Spouse Annual Salary (N$) | Name of Applicant(s)'s spouse(s)' employer | N$ |
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| Total applicant(s)'s spouse(s) | | | | |
| Total Income Salary | | | | |

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| ii) Annual Rental Income | | |
|---|---|---|
| **Town Property** | | |
| | **Property details & District** | **N$** |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| **Total Rental Income** | | |

| Total Income Summary | Total Annual Income (N$) | As a percentage of Total Annual Income |
|---|---|---|
| Total Salary Income | | |
| Total Rental Income | | |
| Total Other Income | | |
| **Total Annual Income (N$)** | | 100 % |

## B. EXPENDITURES

| i) | Property leased | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | **Name** | **Number** | **District** | **Extent of land** | **Period of lease** | **Total number of livestock entitled to be kept on the leasehold (specify)** | **Monthly Rent payable (N$)** | **Annual Rent payable (N$)** |
| 1 | | | | | | | | |
| 2 | | | | | | | | |
| 3 | | | | | | | | |
| 4 | | | | | | | | |
| 5 | | | | | | | | |
| **Total Expenditure (Leased Property)** | | | | | | | | |

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| ii) Hired immovables | | | | | | |
|---|---|---|---|---|---|---|
| | Item | Details | Duration of lease | Starting date (dd/mm/yyyy) | Monthly Rent payable (N$) | Annual Rent payable (N$) |
| 1 | | | | | | |
| 2 | | | | | | |
| 3 | | | | | | |
| 4 | | | | | | |
| 5 | | | | | | |
| Total Expenditure (Hired Movables) | | | | | | |

| iii) Rent payable, compensation to usufructuaries, fidei commissarii, etc. | | | | | | | |
|---|---|---|---|---|---|---|---|
| | Item | Details | Duration of lease | Starting Date | Starting date (dd/mm/yyyy) | Monthly Rent payable (N$) | Annual Rent payable (N$) |
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |
| 4 | | | | | | | |
| 5 | | | | | | | |
| Total Expenditure (Rent Payable, Compensation To Usufructuaries, Fidei Commissarii, Etc.) | | | | | | | |

| iv. Other Annual Commitments | | |
|---|---|---|
| | Description | N$ |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| Total Expenditure (Other Annual Income) | | |

I/We declare herewith that the above is a true and correct statement of my/our circumstances:

| | 1 | 2 | 3 | 4 |
|---|---|---|---|---|
| Name | | | | |
| Signature | | | | |
| Date | | | | |

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FORM TS 001/25

# TERM SHEET

Pertaining to the loan of

| Applicant's Name | | Loan Number (s) | |
|---|---|---|---|

**Outcome:** Approved subject to fulfillment of the below terms and conditions within 30 days from the date below:

| **Approval Date:** | **Approval Committee:** |
|---|---|
| | |

| E.g. House fire insurance cover of the property offered/ Consent to register subsequent bonds from first bondholders of the property offered (if mortgaged) – outlined in the checklist.<br>Any other conditions emanating from the approval committees. | | **Due Date** |
|---|---|---|
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |
| 7 | | |
| 8 | | |
| 9 | | |
| 10 | | |

| Credit Analyst | | Date | |
|---|---|---|---|
| Credit Manager | | Date | |
| Branch Manager | | Date | |

Applicant(s)' commitment to fulfilling terms and conditions within due date:

| | **1** | **2** | **3** |
|---|---|---|---|
| Name | | | |
| Signature | | | |
| Date | | | |

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# KNOW YOUR CLIENT QUESTIONNAIRE

## Natural Persons

This form must be completed by natural persons who enter into a relationship with the Agricultural Bank of Namibia. This includes natural persons associated with entities such as Companies, Close corporations, Trusts and Partnerships and all individuals acting on behalf of an entity.

| | | | |
|---|---|---|---|
| Branch | | BP No. | |
| Date | | Loan Account No. | |

## Client Personal Information

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Full name(s) | | | | | | | | |
| Previous name, if any | | | | | | | | |
| ID/Passport No. | | | | | | | | |
| Type of Identity document | | | | | | | | |
| Nationality | | | | | | | | |
| Date of Birth | | | | | | | | |
| Marital Status | Married | | Single | | Widow/er | | Divorced | |
| In community of property | | | Out of Property (Ante Nuptial Contract | | | | Accrual | |

## Contact numbers and addresses

| | | | |
|---|---|---|---|
| Residential Address | | | |
| Postal Address | | | |
| Home Tel. | | Cell | |

## Employment Details

| | |
|---|---|
| Occupation *(If Self Employed, state in what line of business)* | |
| Employer | |
| Date joined | |
| Work Tel | |
| Monthly income (N$) | |
| Is the client a Politically Exposed Person/Foreigner?<br>**If yes, complete the EDD form. Mode of Instalment** | |

| | |
|---|---|
| Mode of Installment Payment<br>(e,g. EFT Transfers Salary deduction etc) | |
| Expected Foreign Transactions: (e.g. from who (relationship) and from which country) | |

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**Sources of Income:**(State sources of income and where they originate from)
**Must be completed Other Accounts**

## Client's Banking Information

| | |
|---|---|
| Financial Institution | |
| Branch | |
| Account No. | |
| Account Type | |

## Next of Kin

| | |
|---|---|
| Name | |
| Relationship | |
| Cell | |
| Name of Client | |
| Signature | |
| Date | |

| | |
|---|---|
| Name of sales consultant | |
| Signature of sales consultant | |
| Client's signature | |
| Date | |

| | | | | |
|---|---|---|---|---|
| I agree that the Bank may perform a credit search on my credit profile and share my personal information with any registered credit reference agency to confirm any / all the information provided by me and to assess mv application | Yes | | No | |
| I confirm that all information that has been given to the Bank is correct and complete | Yes | | No | |

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# KNOW YOUR CLIENT QUESTIONNAIRE

## Juristic Persons

This form must be completed by natural persons who enter into a relationship with the Agricultural Bank of Namibia. This includes natural persons associated with entities such as Companies, Close corporations, Trusts and Partnerships and all individuals acting on behalf of an entity.

| | | | |
|---|---|---|---|
| Company | | Partnership | |
| Close Corporation | | Trust | |
| Other Legal Persons (please specify) | | | |

| | |
|---|---|
| Registration Name | |
| Registration Number | |
| Country Issued | |
| Nature of Business | |
| Tax Income Number | |
| VAT registration Number | |
| Date of Incorporation | |
| Registered Physical Address | |
| Postal Address | |
| Business Address (If different from registered address) | |
| Business Tel | |
| Business Fax | |
| Email Address | |
| Beneficial Ownership (No. of shareholders, members, partners or trustees % of shares or interest | |
| Particulars of beneficial owners (Indicate full numbers and registration Numbers) | |
| Are any of the Members or Directors Prominent and Influential /Foreigner? If yes, complete the EDD form | |

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## FOR OFFICIAL USE: Select Relevant Document

| | | | |
|---|---|---|---|
| Deed of Trust / ID of Trustees | | Certificate of Good Standing from Finance | |
| Trust Certificate | | Partnership Agreement | |
| Founding Statement /Members IDs | | Memorandum of Associations & IDs of Directors | |
| Certificate of Incorporation | | | |

| | |
|---|---|
| Name of Representative | |
| Signature | |
| Date | |
| Name of Consultant | |
| Signature | |
| Date | |

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## PRE-APPLICATION DECLARATION: NATURAL PERSONS

Pre-application declaration Client fraud, corruption, money laundering, and terrorism financing.

The Agricultural Bank of Namibia (AGRIBANK) is a responsible, ethical lender, practices fair and responsible lending and promotes good corporate governance in all AGRIBANK-financed projects and/or transactions.

AGRIBANK promotes an anti-fraud/corruption culture by fostering an organizational culture of integrity, transparency, and accountability. Additionally, AGRIBANK adheres to the requirements of regulators and its external financiers concerning fraud, corruption, money laundering, terrorism financing, and environmental and labour compliance.

AGRIBANK will not finance projects where the borrower, and/or any person acting on its, or their, behalf in furtherance of the interests of the potential borrower (Partners, Members, Shareholders, Directors, Trustees, and Benefactors, etc.) are currently being investigated, in litigation, arbitration or administrative proceeding before a court, arbitration body or agency, or have been found guilty by a court of law for fraud, corruption, money laundering, financing of terrorism, environmental crimes and poor labour practices.

**Please note that the integrity of your responses to the questions below will influence the approval and/or decline of your funding application. False declarations will result in an automatic decline when detected.**

| | |
|---|---|
| Name of applicant (natural person) | |
| Registration no. of applying for business (in case of proprietorship) | |
| Physical address | |
| Postal address | |
| Email | |
| Landline and/or mobile no(s) | |

| | | | | |
|---|---|---|---|---|
| 1 | Are you currently being investigated or in litigation, arbitration, or administrative proceedings before the court, arbitration body, or agency for fraud, corruption, money laundering, and financing of terrorism? | | | |
| | No | | Yes | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |
| 2 | Have you been found guilty by a court, arbitral body, or agency for sanctionable practices – e.g. fraud, corruption, money laundering, and financing of terrorism? | | | |
| | No | | Yes | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |

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| | | | | |
|---|---|---|---|---|
| 3 | Have you been found guilty of regulatory breaches e.g., major health and safety violations, environmental issues, poor labour practices, etc.? | | | |
| | No | | Yes | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |
| 4 | Have you been declared bankrupt and insolvent in the past? | | | |
| | No | | Yes | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |

**If any of the above answers change to a YES during the application process and/or during the term of the loan, it should immediately be disclosed to the AGRIBANK.**

| | | | |
|---|---|---|---|
| Applicant Name & Surname | | | |
| Signature | | Date | |

| | | | |
|---|---|---|---|
| Sales Consultants (name and surname) | | | |
| Signature | | Date | |
| Application declined | | Application declined | |

| | | | |
|---|---|---|---|
| Branch Controller/Branch Manager (name and surname) | | | |
| Signature | | Date | |
| Application declined | | Application declined | |

To be witnessed by an AGRIBANK official or Commissioner of Oaths:

| | |
|---|---|
| Name & Surname | |
| Signature | |
| Date | |

Official Stamp

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# PRE-APPLICATION DECLARATION: JURISTIC PERSONS

Pre-application declaration Client fraud, corruption, money laundering and terrorism financing

The Agricultural Bank of Namibia (Agribank) is a responsible, ethical lender, practices fair and responsible lending and promotes good corporate governance in all AGRIBANK-financed projects and/or transactions.

AGRIBANK promotes an anti-fraud/corruption culture by fostering an organizational culture of integrity, transparency, and accountability. Additionally, AGRIBANK adheres to the requirements of regulators and its external financiers concerning fraud, corruption, money laundering, terrorism financing, and environmental and labour compliance.

AGRIBANK will not finance projects where the borrower, and/or any person acting on its, or their, behalf in furtherance of the interests of the potential borrower (Partners, Members, Shareholders, Directors, Trustees, and Benefactors, etc.) are currently being investigated, in litigation, arbitration or administrative proceeding before a court, arbitration body or agency, or have been found guilty by a court of law for fraud, corruption, money laundering, financing of terrorism, environmental crimes and poor labour practices.

**Please note that the integrity of your responses to the questions below will influence the approval and/or decline of your funding application. False declarations will result in an automatic decline when detected.**

| | |
|---|---|
| Name of applying business | |
| Registration no. of applying for business | |
| Name of applicant (natural person) | |
| Physical address | |
| Postal address | |
| Email | |
| Landline and/or mobile no(s) | |

| | | | | |
|---|---|---|---|---|
| 1 | Is the entity, or any person acting on its or, their behalf in furtherance of the interests of the entity (Partners, Members, Shareholders, Directors, Trustees, Benefactors, etc.) currently being investigated or in litigation, arbitration, or administrative proceeding before the court, arbitration body or agency for fraud, corruption, money laundering and financing of terrorism? | | | |
| | No | | Yes | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |
| 2 | Has the entity, or any person acting on its or, their behalf in furtherance of the interests of the entity (Partners, Members, Shareholders, Directors, Trustees, Benefactors, etc.) been found guilty by a court, arbitral body or agency for sanctionable practices – e.g. fraud, corruption, money laundering and financing of terrorism? | | | |
| | No | | | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |

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| | | | | |
|---|---|---|---|---|
| 3 | Has the entity, or any person acting on its, or their behalf in furtherance of the interests of the entity (Partners, Members, Shareholders, Directors, Trustees, Benefactors, etc.) been found guilty of regulatory breaches e.g., major health and safety violations, environmental issues, poor labour practices etc.? | | | |
| | No | | Yes | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |
| 4 | Has the entity been declared bankrupt and insolvent in the past? | | | |
| | No | | Yes | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |
| 5 | Have the owners or any person acting on its or, their behalf in furtherance of the interests of the entity (Partners, Members, Shareholders, Directors, Trustees, Benefactors, etc.) declared bankrupt and insolvent in the past? | | | |
| | No | | Yes | |
| | Briefly explain if the answer above is yes | | | |
| | | | | |

**If any of the above answers change to a YES during the application process and/or during the term of the loan, it should immediately be disclosed to the AGRIBANK.**

| | | | |
|---|---|---|---|
| Applicant Name & Surname | | | |
| Signature | | Date | |

| | | | |
|---|---|---|---|
| Sales Consultants (name and surname) | | | |
| Signature | | Date | |
| Application declined | | Application declined | |

| | | | |
|---|---|---|---|
| Branch Controller/Branch Manager (name and surname) | | | |
| Signature | | Date | |
| Application declined | | Application declined | |

To be witnessed by an AGRIBANK official or Commissioner of Oaths:

| | |
|---|---|
| Name & Surname | |
| Signature | |
| Date | |

Official Stamp