

LOAN APPLICATION

The application is completed by:	<input type="checkbox"/> Borrower	<input type="checkbox"/> Surety	<input type="checkbox"/> Co-debtor
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1. PURPOSE OF THE APPLICATION

Loan purpose:	<input type="checkbox"/> Home purchase <input type="checkbox"/> Home construction <input type="checkbox"/> Home repair <input type="checkbox"/> Home reconstruction <input type="checkbox"/> Purchase of land plot	<input type="checkbox"/> Refinancing mortgage loan <input type="checkbox"/> Home decoration <input type="checkbox"/> Consumer loan with mortgage <input type="checkbox"/> Commercial purposes	
Loan will be used:	<input type="checkbox"/> Family and household needs	<input type="checkbox"/> For personal needs ¹	<input type="checkbox"/> For business needs
Purpose in case real estate is mortgaged for consumption: ¹			
Purpose in case real estate is mortgaged for commercial use: ²			
Loan amount, in EUR		Grace period, in months after loan agreement signing	
Loan term, in years		Interest type	<input type="checkbox"/> Floatable rate <input type="checkbox"/> Fixed rate ³
Loan use period, in months after loan agreement signing			
Requested day of loan repayment and interest payment		Floating interest rate is fixed for	<input type="checkbox"/> 6 month. <input type="checkbox"/> 12 month.
		Loan repayment method	<input type="checkbox"/> Linear <input type="checkbox"/> Annuity

¹ Loan can be granted for personal needs if applicant and his/her spouse has entered into a marriage contract, which stipulates that all property acquired by the spouses and obligations (prior to marriage and during the marriage) is personal, and the spouses shall be liable for its obligations only to their personal property

² If the loan is for consumption or commercial purposes, skip paragraph 2.

³ Fixed interest type can be chosen if loan term is till 5 years

2. INFORMATION ABOUT PURCHASED/CONSTRUCTED/ REPAIRED/DECORATED HOME AND LAND PLOT (TO BE COMPLETED ONLY IN CASE OF A HOME LOAN)

Real estate	Address	Total floor space, in m ² / Area of the land plot, in ha	Year of construction	Purchase price, in EUR

Applicant's down payment (part of the project financed with applicant's own money), EUR	
Down payment cash <input type="checkbox"/>	Down payment by payment order <input type="checkbox"/> _____ (Credit institution)
EXPLANATION ABOUT DOWN PAYMENT CASH (must be filled when down payment cash is more than 30 000 EUR)	
<input type="checkbox"/> Real estate selling income	_____ (Address, other data)
<input type="checkbox"/> Succession	_____ (name, surname, date of birth)
<input type="checkbox"/> Gift	_____ (name, surname, date of birth)
<input type="checkbox"/> Loan	_____ (name, surname, date of birth /name of the company/ company code)
<input type="checkbox"/> Dividends	_____ (name of the company or company code, pay out date)
<input type="checkbox"/> Other	_____
New home is purchased in order to change (improve) living conditions	<input type="checkbox"/>

5. INFORMATION ABOUT SPOUSE/PARTNER

Spouse/Partner is:		<input type="checkbox"/> Surety		<input type="checkbox"/> Co-debtor											
Name, surname															
Personal ID number (date of birth, if completed by a foreign citizen)		<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>													
Residential address															
Correspondence address															
Declared place of residence															
Telephone		E-mail													
Education <input type="checkbox"/> University degree <input type="checkbox"/> University uncompleted (studying at the moment) <input type="checkbox"/> Secondary <input type="checkbox"/> Secondary uncompleted <input type="checkbox"/> Higher non university/ Further/ other vocational education with secondary education <input type="checkbox"/> Other															
Employer		Address, telephone		Position		Employed since									
Type of employment contract		<input type="checkbox"/> Permanent		<input type="checkbox"/> Fixed-date until 20											
Previous employers (to be completed if the present employment is less than 12 months)				Position		Period									
For the company I work, I am		<input type="checkbox"/> Owner <input type="checkbox"/> Shareholder		Share of stock in the company %:		Company code									
						<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>									
For another company, I am		<input type="checkbox"/> Owner <input type="checkbox"/> Shareholder		Share of stock in the company %:		Company name									
						Company code									
						<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>									
Marital status		<input type="checkbox"/> Married <input type="checkbox"/> Single		<input type="checkbox"/> Widow(er) <input type="checkbox"/> Partnership without marriage		<input type="checkbox"/> Divorced									

6. TOTAL INCOME AND EXPENSES OF THE FAMILY

Average monthly net income, in EUR:		Monthly expenses, EUR:	
Applicant's earnings at the main workplace		Regular household expenses (food, municipal rates, auto maintenance, phone rent, etc.)	
Spouse's earnings		Insurance expenses	Real estate insurance
			Movable asset insurance
			Other
Applicant's earnings at other workplace		Alimony	
Rent income		Expenses for studies	
Income from financial assets (interest, etc.)		Other monthly expenses	
Other family income		Total monthly payments of financial obligations, EUR ⁶	
TOTAL:		TOTAL:	
Free family funds per month (deduct monthly expenses from average monthly net income), EUR			

⁶Must coincide with total monthly payments of financial obligations, indicated in paragraph 7.

7. FINANCIAL OBLIGATIONS OF THE FAMILY (EXISTING OR PLANNED) TO OTHER CREDIT INSTITUTIONS / PRIVATE PERSONS/ LEGAL PERSONS/ SURETYSHIP / GUARANTY AND OTHERS

Creditor financial institution or person for whom one stands surety	Type of obligation	Balance of obligation, in EUR	Rate of annual interest, %	Interest type ⁷	Margin and Interest rate base after fixed interest period ⁸	Repayment term (Data)	Monthly payment, in EUR
				<input type="checkbox"/> Fixed <input type="checkbox"/> Floatable			
				<input type="checkbox"/> Fixed <input type="checkbox"/> Floatable			
				<input type="checkbox"/> Fixed <input type="checkbox"/> Floatable			
				<input type="checkbox"/> Fixed <input type="checkbox"/> Floatable			
Total monthly payments of financial obligations, EUR							

⁷ Choose this field if type of obligation is mortgage loan;

⁸ Choose this field if interest type is fixed.

8. SECURITY FOR OBLIGATIONS ACCORDING TO LOAN AGREEMENT

Mortgaged/pledged property The object of mortgage is the acquired property. In this case, the spaces below do not need to be filled in.

Real estate / year of construction	Address	Total floor space, in m ² / Area of the land plot, in ares	Market value, in EUR	Is it mortgaged and to whom?	Owner of the property

Other security (deposit, securities, etc.). Please enter the security, its value, etc.

Surety (natural person) Surety is the spouse. In this case, the spaces below do not need to be filled in.

Name, surname	
Personal ID number	<input type="text"/>
Address	
Conditions of suretyship	

Surety (legal person)

Name of the company	Company code	Address	Conditions of suretyship
	<input type="text"/>		

9. ORDERING OF AN ADDITIONAL SERVICE

To use bank account and eBank system To use restricted bank account

PLEASE ISSUE A PAYMENT CARD AND/OR GRANT A CREDIT LIMIT (Indicate a card)

Interest-free credit card: <input type="checkbox"/> MC Standard <input type="checkbox"/> MC Standard without travel insurance	Permanent credit card: <input type="checkbox"/> MC Standard <input type="checkbox"/> MC Standard without travel insurance	Interest-free permanent credit card: <input type="checkbox"/> MC Platinum <input type="checkbox"/> MC Gold
Requested amount of credit limit, in EUR		
Name and surname in the card (up to 22 symbols)	<input type="text"/>	

10. OTHER ADDITIONAL SERVICES

Property insurance services:	<input type="checkbox"/> I would like to get a proposal of mortgaged object's insurance; <input type="checkbox"/> I would like to get a proposal of civil liability insurance for this amount: <input type="checkbox"/> 3000,00 EUR <input type="checkbox"/> 6000,00 EUR <input type="checkbox"/> 9000,00 EUR <input type="checkbox"/> 15000,00 EUR <input type="checkbox"/> 30 000,00 EUR
Life insurance services:	<input type="checkbox"/> I would like to get a proposal of life insurance.

I agree to transfer my monthly salary and/ or other regular income into my account in „Danske bank“

I agree that services would be grouped with a Bank account and an eBank system

Borrower _____
 (Name, surname, signature)

I agree to transfer my monthly salary and/ or other regular income into my account in „Danske bank“

I agree that services would be grouped with a Bank account and an eBank system

Spouse/ Partner _____
 (Name, surname, signature)

1. I, the undersigned, hereby confirm to be capable and guarantee the information given herein is correct; I am responsible for the same in the manner prescribed by laws of the Republic of Lithuania.
 2. I hereby confirm to be familiar with and accept the rates of services and operations, as applied and effective at Danske Bank A/S Lithuanian branch.
 3. I hereby confirm to be informed about responsibility to provide to the Bank the complete and correct information required for the analysis of my creditworthiness.

4. I hereby confirm to be informed that a credit will not be granted if I do not provide the requested information and evidence that Danske Bank A / S Lithuanian branches will not be able to carry out the verification of the data necessary for my assessment of creditworthiness or creditworthiness in the information systems.

Applicant

_____ Date _____
 (name, surname, signature)

Spouse/ Partner

_____ Date _____
 (name, surname, signature)

Fills the employee of Danske Bank A/S Lithuanian branch

_____ Date _____
 (name, surname, signature)

Comments