# CONSUMER CREDIT APPLICATION

**Branch** .......................................................................... **Ref №** .......................................................

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Type of product:** **□Consumer credit (CC)** □**Overdraft**  **□CC”Seniors”**  □**Overdraft “Seniors|”**  □ **Revolving credit card**  □**Head of wheat** | **The mortgage loan application is filled in by** | □ **Credit applicant** | □ **Co-debtor** □ **Guarantor** |  |

**Personal data**



**Full name per ID document**

**Date birth**

**PIN**

**ID/passport №**

**Date of issue**

**Place of issue:**

**The property □ Own □ Own □ Own □ Live**

**(family) with mortgage (non-family) with parents (no rent)**

**□ Cohabitaton □ Rented Since when youyouyou**

**□ Other**

**you live there**

**months**

**years**

**Phones: Home**

**Work**

**Mobile**

**Electronic address (e-mail)**





|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Permanent address** |  |  |  |  |  |  | **Citizenship** |  | |
|  |  |  |  |  |  |  |  |
| **Postal code** |  |  |  |  | **District**   |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  |  | | **City/village** | **Municipality** |
|  |  |  |  |  |  |  |  |
| **Str, blvd., №** |  |  |  |  |  |  |  | **Entr..** | **Ap.** |
| **Current address** |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Postal code** |  |  |  |  | **District**   |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  |  | | **City/village** | **Municipality** |  |  |
|  |  |  |  |  |  |  |  |  |  |
| **Str, blvd., №** |  |  |  |  |  |  |  | **Entr..** | **Ap.** |

Education □ Basic □ Primary □ Secondary □ High □ No education

**EDUCATION/OCCUPATION**



**years**

**months**

**Since when you work for**

**your current employer**

**Work address**

**UIC**

**Plac of employment**

**(name of the institution / company)**

**sector □ Public □ Private □ Other**

**Occupation**

**ОБРАЗОВАНИЕ / ПРОФЕСИЯ**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |

**FAMILY STATUS**

□ Married □ Single □ Partnership □ Divorced □ Widow/Widower

**Unemployed Children Children over 18 г.**

**Adults** ............. **adults** ............. **under 18** ..........**students** .............

**Employed**

**Spouse’s work address */in case the person is co-debtor/***

**UIC**

**Spouse’s place of employment** ***/in case the person is co-debtor/***

**(name of the institution / company)**

**PIN/PNF/PN**

**Spouse’s full name**

**per ID document**

**СЕМЕЙНО ПОЛОЖЕНИЕ**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |

Method of payments: □ Bank account □ Cash □ Other

**FAMILY INCOME**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Monthly income /net values/** | **OF THE APPLICANT** | **OF THE SPOUSE** | |  | **OF THE APPLICANT** | **OF THE SPOUSE** |
| **1. Employment contracts/public servants employment**  **□ fixed-term □ indefinite** |  |  | | **4. Part-time employment contract** |  |  |
| **2. Self-employment income** |  |  | | **5. Rents** |  |  |
| **3. Agricultural activitiy income** |  | **Начин на получаване  на работната заплата** | | **6. Monthly income of other family members**  **(scholarships, maintenance obligations, pensions, etc.)** |  |  |
| **Total family income:** | | | **□ In Municipal Bank AD on card□ In other bank □ In cash**  Salary received inin | | | |

Immovable property □Yes □No

**PROPERTY**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Type of immovable property** | **Residential** | **Commercial/Industrial** | | **Others** | | **Personal □ Yes Brand car □ No**    **Year of production Registration**  **№**  **Approximate Own/matrimonial**  **value property regime  Encumbarance / Rights of third persons**  **Insurance**  **company:** | |
| **Number** |  |  | |  | |
| **Location** |  |  | |  | |
| **Ideal parts** |  |  | |  | |
| **Approximate value** |  |  | |  | |
| **Area sq.m / ha** |  |  | |  | |
| **Personal property/**  **Matrimonial community of property** |  |  | |  | |
| **Encumbrance / Rights of third persons** |  |  | | **VIN:** | |
| **Property insurance** | **YES NO Insurance company:** | | | | |
| **Bank deposits, current and savings accounts** | **Bank/financial institution** | | **Type and № of acount** | | **Approximate sum** | | **Seizures/**  **pledges** |
|  | |  | |  | |  |
|  | |  | |  | |  |
|  | |  | |  | |  |
| **Securities, including government secutirites (type and value) and company shares**  **FINANCIAL LIABILITIES** | | | | | | | |

**ФИНАНСОВИ ЗАДЪЛЖЕНИЯ**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name** | **Creditor 1** | **Creditor 2** | **Creditor 3** | **Creditor 4** |
| **Credit type** |  |  |  |  |
| **Credit amount** |  |  |  |  |
| **Repayment deadline** |  |  |  |  |
| **Monthly instalment** |  |  |  |  |
| **Collateral** |  |  |  |  |
| **Other monthly liabilities:** | | **Rents** ........................................... **(размер на месечен наем в случай, че лицето живее под наем)** | | |
| **Public liabilities due (taxes, fees, etc) □ Yes □ No Please describe** | | | | |
| **Against me or my spouse are initiated enforcement proceedings □ Yes □ No Please describe** | | | | |
| **I am/am not guarantor for other persons liabilities and am/am not co-debtor on such liabilities □ Yes □ No Please describe** | | | | |
| **Payment discipline □No defaults □Incidental defaults □Paid for 1 working day □Defaults settled within 10 working days (occurred 1-3 times per year) related to credits used: □ Defaults settled within 20 working days (occurred 4 or over 4 times per year)□ The defaults occurred has led to reclassification of the exposure** | | | | |

**CREDIT PARAMETER**

**ПАРАМЕТРИ ПО ИСКАНИЯ КРЕДИТ**

□ Consumer credit □ Overdraft □ Consumer credit “Seniors” □ Overdraft “Seniors”

□ Revolving credit card /Revolving card/ □ Consumer credit “Head of wheat”

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Requested amount………………….** **In words** .......................................................................................... **Currency: □ BGN □ EUR Repayment term: months/max 12 months for overdraft/**   |  |  |  | | --- | --- | --- | |  |  |  | | |
| **Utilisation: □ Single payment □ On instalments** | **Method of repayment □ Annuity instalments □ Equal instalments on the principal sum and decresing instalments on the interest** |
| **Gurantee: □ no guarantee □ pledge of cash on □ pledge on future receivables of □ pledge under the Law on special pledges of**  **□ guarantee deposit/account № …………………… account № ……………………………………. future receivables**  **……………………………………….. ………………………………………………… сметка № ……………………………….**  **amount ...................................................... with issued to the account debit card/ ……. …………………………………………**  **currency ......................................... debit card – Seniors/credit card amount ……………………………………………**  **deposit./account holder ………………………………………………………. account holder**  **account holder ……………………….. …………………………………………………………………..**  **………………………………………………. ………………………………………………………………. …………………………………………………………………..**  **…………………………………………….. ………………………………………………………...… ……………………………………………………………….**  *Remarks: The unapplicable is deleted* | |
| **Credit purpose:** | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **For revolving credit: Desired credit card type: □ Standard □ Gold** | | | | | | |
| **Names to print on the holder’s main card**   |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   **Maximum 22 Latin symbols, intervals included** | | | | | | |
| **Key word for remote identification I wish to receive SMS notifications on cash availability   and payments made Yes □ No □**   |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |  |  |  |  |  |  |  |  |  |  |   **Maximum 10 letters word in Cyrillic** | | | | | | |
| **I would like to use the „3D Secure payment “ service and to receive 3D dynamic code on the following phone number:\*  GSM №**  **Foreign mobile operator**   |  | | --- | |  |   **Local mobile operator**   |  | | --- | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | 3 | 5 | 9 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |   **With roaming**   |  | | --- | |  | | | | | | | |
| **□ I wish my card to be issued with the usual bank limits □ I wish my card to be issued iwht the following personal limits:** | | | | | | |
|  | **Standard credit card** | | | **Gold credit card** | | |
|  | **Purchase** | **In cash** | **Total** | **Purchase** | **In cash** | **Total** |
| **Maximum transaction in Bulgaria** |  |  |  |  |  |  |
| **Maximum transaction outside Bulgaria** |  |  |  |  |  |  |
| **Limit for 24 hours in Bulgaria** |  |  |  |  |  |  |
| **Limit for 24 hours outside Bulgaria** |  |  |  |  |  |  |
| **Total limit for 24 hours** |  |  |  |  |  |  |
| **Number of transaction for 24 hours** |  |  |  |  |  |  |
| **7-days limit in Bulgaria** |  |  |  |  |  |  |
| **7-days limit outside Bulgaria** |  |  |  |  |  |  |
| **Total 7 days limit** |  |  |  |  |  |  |
| **Number of transaction for 7 days** |  |  |  |  |  |  |
| **Monthly statement receiving method □ in Bank office □ current address □ on e-mail** | | | | | | |

**The undersigned hereby declare that:**

The whole information provided for this application is true and complete. In case there is change in the provided information including solvency, income and liabilities I have the responsibility to notify immediately Municipal Bank AD (The Bank).

I am aware that I am subject to criminal liability under Art 248a of PC for declaring false statements in order to receive material benefits.

By signing the current Mortgage loan application I DECLARE:

1. I am familiar with the Confidentiality and personal data protection policy of Municipal Bank AD (The Policy), I accept this policy and I am informed that the policy is accessbile in the Bank’s offices and on its internet site - [www.municipalbank.bg](http://www.municipalbank.bg);
2. For the purposes of processing my personal data and in accordance with the Policy I was provided with and signed the Information of Municipal Bank AD on processing personal data related to loan and financing contracts attached to this Application.

I give my consent to receive at the e-mail address I’ve given electronic marketing messages by the Bank.

yes *□* no *□*

**Declarer:**……………………….. **city** ……………………..……….

**/signature/**

**……………………………………………………………………………..**  **date:** **\_\_\_\_\_\_/\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_**

**/write your full names per ID by hand/**

**I certifiy that I am familiar with:**

* **1. Contract on issuing and using international credit card Mastercard of Municpal Bank AD and the General terms of this contract;**
* **2. Contract on issuing and using electronic debit card and the General terms of this contract;**
* **3. Municipal Bank AD tariff on interests, taxes and commissions for natural persons in the part related with the product under point 1 and/or point 2,**

**and accept them.**

**/mark with „ѵ“ the correct one in accordance with loan you applied for/**

**\*Remark: In case you do not provide us with mobile phone number or you do not wish your card to be registered for the 3D Secure payments service and to receive dynamic 3D code, please mark your refusal here** *□.*  **Please bear in mind that your refusal to use this service shall be considered as default with obvious negligence on your obligations, taken under the General terms of Municipal Bank AD for contracts on issuing and using electronic debit cards, as well as you won’t be able to confirm the transactions you made with traders, participating in the MasterCard Secure Code programme.**

**Card holder**: …………………………. city ………………………………………….

**/signature/**

………………………………………………………………………………………... date: \_\_\_\_\_\_/\_\_\_\_\_\_/\_\_\_\_\_\_\_\_\_\_\_

**/write your full names per ID by hand/**

**DECLARATION**

**SERVICE INFORMATION**

|  |  |
| --- | --- |
| **Bank officer** | **Application date** |
| **Position**  **REGISTER OF THE CARDS RECEIVED AND RETURNED (filled in by card return or receipt)** | **Signature** |

|  |  |  |
| --- | --- | --- |
| **Card №** | **Card and pin received**  **Date/signature** | **Card returned**  **Date/signature** |
|  |  |  |
|  |  |  |

*Annex*: Municipal Bank AD information about processing of personal data related to credit and financing contracts

***Annex***

**information about processing of personal data related to credit and financing contracts**

**Municipal Bank AD** - UIC 121086224, 1000 Sofia city, 6 Vrabcha Str., tel:(02)930-0111,

fax:(02)930-0270, [www.municipalbank.bg](http://www.municipalbank.bg), e-mail: [contacts@municipalbank.bg](mailto:contacts@municipalbank.bg),

Protection data officer: [dpo@municipalbank.bg](mailto:dpo@municipalbank.bg)

In relation with credit or other financing contracts the Bank processes the personal data of loans applicants, their authorized representatives, affiliated persons, legal representatives, members of management bodies, actual owners, guarantors, co-debtors, mortgage or pledge debtors, guarantors.

Data is collected with the purpose to identify the contractual party and to apply measures laid down in the Law on measures against money laundering and the Law on measures against terrorists financing, as well as in relation to the Bank’s obligation to make credit assessment under the Law on credit institutions, Regulation (EU) № 575/2013 on prudential requirements for credit institutions and investment brokers, and for consumers – Law on the consumer credit and Law on consumers immovable properties loans, as well as for implementation of this contract. Data are collected also when the Bank is insurer and beneficiary regarding the conclusion, application and using of insurance product included in the contract.

The processed data are provided by the contractual party or collected from data bases of the Central credit register (CCR), Commercial register (CR), Land register (LR), NRA, NSSI and/or other publically accessible data bases, insurers and brokers, press media and internet. In case where the personal data were not provided directly by the natural person – data subject and the person’s consent is not required for data processing, the contractual party is obliged to inform the person about this processing including by directing the person to the Confidentiality and personal data protection policy of Municipal Bank AD (The Policy), accessbile in the Bank’s offices and on its internet site, [www.municipalbank.bg](http://www.municipalbank.bg).

The personal data, collected and processed by the Bank are described in the Policy from which the data processed for crediting are:

|  |  |
| --- | --- |
| 1. By the credit applicant –basic personal identification data as name, address, phone, ID card, tax number, etc; health status data – when the Bank is beneficiary to Life, Acident or Sickness insurances; income, expenditures, public and other liabilities, ownership of movable and immovable properties and assets, employer, education, family status, number of family members, bank accounts 2. From CCR - credit indebtedness; 3. From CR – ownership and participation in companies | 1. From LR – data on the property collateral and rights thereof 2. From NRA - taxes due, health and health insurance status 3. From NSSI – salaries, insurable earnings, pensions, employer 4. When the Bank is beneficiary to insurance – data on occurred insured events, collected by the subject, insurer, insurance broker, police, court experts, etc. depending on the type of insurance. |

For loan contracts the Bank provides personal data to CCR in relation to their obligations under Ordinance № 22 of BNB, as well as to other persons when needed for the contract implementation (state bailiffs) or in case the Bak has authorized third persons to act on its behalf (debt-collecting companies). When the Bank is the insurer, depending on the insurance type, it provides data on the movable or immovable property collateral or the life and health of the insured person to the insurer or insurance broker in order to conclude the insurance. When the Bank is beneficiary to such insurances it provides data by occurrence of the insured event – depednign on the insurance type the data could concern the property collateral or the life and health of the insured person. Other cases of data provision are listed in detail in the Policy and concerns the whole Bank activity, not only the loan contracts.

The Bank keeps documents and data up to 10 years regarding its legal obligations for financial reporting, but no less than 5 years following the beginning of the calendar year after the year of termination of the contract unless there isn’t other legal grounds for its further processing. If the loan application is not approved then the collected documents and data are kept for 1 year following the beginning of the calendar year after the year in which the data was collected. When the data retention period expires then the Bank deletes the personal data.

The personal data subjects have the right to access the personal data and the right to request rectification of inaccurate data, restriction or deletion of data, right to objection to their processing, right to withdrawal of the consent given, right to data portability, right to file complaint to the Personal data protection commission. In the policy are described these rights in detail and how they can be exercised.

**Consent to processing of personal data**

**I give my consent for NSSI to provide the Bank with my personal data under point 6 above, which are processed by NSSI regarding the conclusion of loan credit (other financing).**

**Yes** □ **No** □

**I am informed that consent to processing of these data is necessary in order for the Bank to perform check and as proof that the data provided by me in relation to the conclusion of this loan contract are correct. I am informed that in case of my disconsent the Bank cannot take the financial risk and cannot conclude the contract. I am informed that my withdrawal of consent won’t affect the legality of the processing perfomed before that.**

Names, PIN, signatures: ….………………………………..………………………………………………………………………………

date:……./……./………..г.

Person’s capacity: ……………..……………………………………………………………………………..……………………..