

Moratorium Request Form (COVID19 related application)

Date

a) Customer Details

Customer Names / Company Name
 Signatory Name (for corporate customers only)
 Company No. / ID Card No.
 Occupation

b) Loan Type & Account/s Number

(Please insert loan account number/s below)

Loan 1	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Home Loan	<input type="checkbox"/> Business Loan	<input style="width: 95%; height: 20px;" type="text"/>
Loan 2	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Home Loan	<input type="checkbox"/> Business Loan	<input style="width: 95%; height: 20px;" type="text"/>
Loan 3	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Home Loan	<input type="checkbox"/> Business Loan	<input style="width: 95%; height: 20px;" type="text"/>
Loan 4	<input type="checkbox"/> Personal Loan	<input type="checkbox"/> Home Loan	<input type="checkbox"/> Business Loan	<input style="width: 95%; height: 20px;" type="text"/>

c) Reason for Making Request

d) Evidence of Income:

Is your salary received in a BNF Bank account? Yes No

If salary is not received in a BNF Bank account:

- (i) Employed persons: Please attach evidence of income pre-Covid-19 outbreak (i.e. latest payslips & FS3 for 2019)
- (ii) Self-Employed: Please attach latest self-assessment return

Please note that the Bank may ask for additional documentation to clarify certain aspects for your moratorium application

I/We, the undersigned am/are hereby requesting the Bank to grant a moratorium (on capital and interest) on the credit facility/ies (the "Facility/ies") linked to the above mentioned loan accounts/s and arising from the applicable credit agreement (as may have been subsequently amended from time to time) (the "Credit Agreement").

In making this request, I/we acknowledge that should the Bank agree to grant the said moratorium, it shall be entitled to exercise its right under the Credit Agreement to deal with the Facility/ies under more than one account. In particular I/we acknowledge and agree that for administrative purposes and in order to provide the above-mentioned moratorium:

- (i) The Bank shall open one or more accounts (each a "New Account") from which the Bank shall debit the amounts required in order to credit the Loan Account/s with amounts corresponding to each repayment that shall fall due during the moratorium;
- (ii) Any balance on any New Account shall be due as part of the Facility/ies and the opening of any such New Account shall not constitute a novation (in part or in full) of any obligation due in terms of the Credit Agreement and all security provided in order to secure the Facility shall also secure any outstanding amount in the New Account/s;
- (iii) Pursuant to the applicable provisions in the Credit Agreement, any balance on the New Account may be transferred to the Loan Account or such other account/s as the Bank may determine;
- (iv) Once the term of the moratorium period has lapsed, the repayment terms in respect of balance due under the Facilities (including any outstanding balance in any New Accounts) shall be adjusted accordingly. For avoidance of doubt, the term of the Facility/ies shall not be extended and the monthly repayment amounts will therefore increase accordingly.

 Signature (**applicant**)
 Name:
 ID:

 Signature (**Joint applicant**)
 Name:
 ID: