

Interviewer
Branch



MAURITIUS HOUSING COMPANY LTD
Commercial Business Unit
APPLICATION FOR CREDIT FACILITY

Application By One or More Individuals

Name of Applicant :

Address : **Residential**

Business (if any)

Occupation/Business:

Type/Amount of Facility requested :

.....

Credit facilities availed from other banks and/or other financial institutions:.....

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I/We* understand that the Bank of Mauritius has, in the exercise of the powers conferred upon it by law established a Central Credit Bureau, the "Mauritius Credit Information Bureau" (MCIB), to collect credit information from banks and/or other financial institutions regarding the credit facilities which they grant to their customers in order to enable any bank and/or any financial institution which is approached for a credit facility by a customer to obtain credit information from MCIB regarding any credit facilities granted to that customer by other banks and/or other financial institutions.

Credit Information includes both positive and negative information. Positive information includes all credit facilities made available by the bank and/or the financial institution, both fund based and non-fund based. Negative information includes information in relation to non-performing advances, suit filed accounts, bankruptcy, insolvency and compromise settlements.

I/We* further understand that :-

- The bank and/or other financial institution will, as part of its appraisal process of the present application, access MCIB to seek information on credit facilities provided to me/us, by other banks and/or other financial institutions and I/we* authorise the Bank and/or the financial institution to do so.
- It will be a term of the credit facility applied for, if granted, that information that regarding it shall be given to MCIB for the use of MCIB and other banks and/or other financial institutions.
- I/we have the right to request from the MCIB information on what has been registered in my/our name in the MCIB.
- The information so collected will be kept in strict confidence by MCIB and the banks and/or the financial institutions concerned.

Signature : _____

Signature : _____

Name : _____

Name : _____

Date : _____

Date : _____

ID Number:

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ID Number:

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