



FORD CREDIT

LOAN APPLICATION FORM

DETAILS OF APPLICANT/ CO-APPLICANT/ GUARANTOR

FOR OFFICE USE

Dealer Name

Dealer code

City

Name of the sales consultant

Your recent Photograph

(Please sign across the photo)

PLEASE FILL IN BLOCK LETTERS

Applicant Type ☐ Individual ☐ Self-employed ☐ Company Role ☐ Customer ☐ Co-buyer ☐ Guarantor

INDIVIDUALS ONLY

PERSONAL DETAILS

Name

Title

First Name

Middle Name

Last Name

Father's Name

First Name

Middle Name

Last Name

Husband's Name, if applicable

First Name

Middle Name

Last Name

Date of Birth (dd/mm/yyyy)

Gender ☐ Male ☐ Female

X

Marital Status ☐ Single ☐ Married ☐ Others please specify

PAN Number (Mandatory for First Applicant) EXPIRY DATE (dd/mm/yyyy)

If PAN not available provide one document from the list ☐ Driving License ☐ Passport ☐ Voter ID ☐ PIO Card ☐ Aadhaar Number

Document number Issue Date (dd/mm/yyyy)

GST Number

I am a ☐ Resident ☐ NRI ☐ PIO ☐ Foreign National

Relationship with Customer Number of Dependents (incl. Children)

Educational Level ☐ Lower High School ☐ High School ☐ Diploma ☐ Degree ☐ Post Graduate ☐ Doctorate ☐ NAAre you interested in receiving updates from Ford Credit India? ☐ Yes ☐ No

CONTACT DETAILS

Communication Address

City State PIN

Residence Type ☐ Self Owned ☐ Rented ☐ Company Provided ☐ Parent Owned Years in Communication Address

Permanent Address

City State PIN

Mobile Landline

Email

OCCUPATIONAL DETAILS

Employment Status ☐ Full Time ☐ Home Duties ☐ Partial Time ☐ Retired ☐ Service Contract ☐ Self-employed ☐ Ford Employee ☐ Student ☐ Temporary/Casual ☐ Unemployed ☐ Commissioned ☐ Other

Designation

Employer Name

Occupation Type

Employer Type ☐ Proprietorship ☐ Partnership ☐ Pvt. Ltd ☐ Pub. Ltd ☐ LLP ☐ MNC ☐ Central/ State Govt. ☐ OtherNature of Business ☐ Real Estate ☐ Manufacturer ☐ IT ☐ ITES ☐ Trader/ Distributor ☐ Retailer ☐ Others

Office Address

City State PIN

Landline Time Employed (in years)

Email

Income Type ☐ Fixed ☐ Variable ☐ No income Monthly Income in Rs Other Income in Rs

Monthly Expenses in Rs (including existing installments)

INSTITUTIONS ONLY

Name

Description

Occupation Type

Type ☐ Partnership ☐ Pvt. Ltd ☐ Pub. Ltd ☐ LLP ☐ MNC ☐ Central/ State Govt. ☐ Others

Nature of Business ☐ Real Estate ☐ Manufacturer ☐ IT ☐ ITES ☐ Trader/ Distributor ☐ Retailer ☐ Others

PAN Number CIN

Date of Establishment (dd/mm/yyyy)

Are you interested in receiving updates from Ford Credit India? ☐ Yes ☐ No

CONTACT AND OTHER DETAILS

Registered Office

City State PIN

Contact Number Email

Branch Office

City State PIN

Administrator Name

Title First Name Middle Name Last Name

Administrator Designation Gender ☐ Male ☐ Female

Date of Birth (dd/mm/yyyy) PAN Number

If PAN not available provide one document from the list ☐ Driving License ☐ Passport ☐ Voter ID ☐ PIO Card ☐ Aadhaar Number

Document number Issue Date (dd/mm/yyyy)

Mobile Landline

Email

Name of car user

Title First Second Last

Present Address

City State PIN

Beneficial Owner 1

First Name Middle Name Last Name

Applicant Type BO1 ☐ Ind/Self-emp. ☐ Company PAN BO1 Shareholding % BO1

CIN BO1

Beneficial Owner 2

First Name Middle Name Last Name

Applicant Type BO2 ☐ Ind/Self-emp. ☐ Company PAN BO2 Shareholding % BO2

CIN BO2

Beneficial Owner 3

First Name Middle Name Last Name

Applicant Type BO3 ☐ Ind/Self-emp. ☐ Company PAN BO3 Shareholding % BO3

CIN BO3

Beneficial Owner 4

First Name Middle Name Last Name

Applicant Type BO4 ☐ Ind/Self-emp. ☐ Company PAN BO4 Shareholding % BO4

CIN BO4

Beneficial Owner 5

First Name Middle Name Last Name

Applicant Type BO5 ☐ Ind/Self-emp. ☐ Company PAN BO5 Shareholding % BO5

CIN BO5

Beneficial Owner 6

First Name Middle Name Last Name

Applicant Type BO6 ☐ Ind/Self-emp. ☐ Company PAN BO6 Shareholding % BO6

CIN BO6

INDIVIDUALS AND INSTITUTIONS

BANKING DETAILS

Bank Name

Payment Method ☐ ECS ☐ PDC Account Type ☐ Current ☐ Savings Payer ☐ Yes ☐ No

IFSC Account Number

VEHICLE AND FINANCE DETAILS

Type of Loan ☐ New ☐ Pre-owned Manufacturer

Model Variant

Fuel ☐ Petrol ☐ Diesel ☐ Electric ☐ Other Engine Model Year

Use of Car ☐ Private ☐ Commercial

VIN

Registration number for Pre-owned Registration Date (dd/mm/yyyy)

Vehicle Price Finance Amount Margin

Tenure in months

ACCEPTANCE & ACKNOWLEDGEMENT

I/We hereby agree and have signed in acceptance of the "Terms and Conditions" annexed herewith and have received a copy of the same.. We understand that the "Application Form" and the "Terms and Conditions" concatenated and form part of a single document.

Date:

Place:

Signature
Applicant/ Co-applicant/ Guarantor

TERMS AND CONDITIONS

1. Ford Credit India Private Limited ("Company") and its authorized representatives will not offer the Borrower any discount or free gift or any commitment other than what is documented in this application or the Retail Vehicle Financing Agreement ("Agreement"). 2. The Borrower will not offer the Company's representative/staff any payment in cash/bearer cheque or kind along with or in connection with this loan application. 3. The Company will not process any incomplete/defective application form. The Borrower will not hold the Company liable for any loss or delay caused due to such processing of the application. 4. The loan processing will be completed within 7 working days post submission of all requisite documents and information as may be required by the Company as per the Company's Policy. The indicative list of KYC and other documents required to be submitted by the Borrower, are mentioned in the acknowledgement issued in token of receipt of this loan application. 5. The submission of the loan application with the Company does not imply automatic approval by the Company and the Company shall decide the quantum of loan at its sole discretion after successful completion of Borrower's document verification process. 6. The Company remains entitled to assign any activities to a third party agency at its sole discretion. 7. The Company has a right to seek any additional information of Borrower from any other source for the purposes of verifying the information provided in Borrower's loan application. 8. Company has the right to reject or refuse any loan application, without assigning any reason, and notice of communication of such rejection or refusal is hereby waived. 9. The Company has appropriate internal principles and procedures in determining interest rates and processing and other charges. The Company would adopt an interest rate model taking into account relevant factors such as, cost of funds, operating costs, margin, loan to value, loan tenure, subvention from manufacturer, risk premium, etc., and determine the rate of interest to be charged for loans and advances. 10. Interest Rate could be different for different Borrowers and products based on any or more of the factors above. The rate of interest and the approach for gradations of risk is available on FCIP's website <https://www.india.ford.com/finance/customer-guide/interest-rate-policy>. 11. The annualized rate of interest charged and when the interest will be debited to the account will be informed to the Borrower through the Agreement, so that the Borrower is aware of the exact interest rates that would be charged to the account. 12. The Company avails the outsourced services on various activities in relation to the processing of the loan application and post disbursement operations, which are available in the website of the Company. In the event of termination of the services of any service provider, same will be notified to the Borrower by updating the website of the Company.

DECLARATIONS OF THE BORROWER/CO-BORROWER/GUARANTOR

1. Borrower and Guarantor each agrees and confirms the following:

1. The information provided by me/us in this application form is true, correct, complete and up to date in all respects. 2. The attached self-attested copies have been submitted by me/us against the loan application and I/we certify that these are true copies. 3. I/we will furnish any additional documents as and when required by the Company or authorized third party service provider of the Company. 4. I/ we will inform the Company regarding any change in my/our residence/employment and/or before proceeding overseas on permanent employment and /or emigrating and/or changing my/our nationality and will provide any further information that the Company may require. 5. That as a precondition to granting this loan, for processing of this loan application, for determining my/our eligibility as Borrower or Guarantor of this loan, my/our ability to repay or guarantee the same as well as my/our creditworthiness ("Purpose"), the Company has collected or proposes to collect certain personal information about me/us including information such as financial data, salary details, details of banks accounts, etc., that may possibly be considered to be very sensitive. 6. I/We understand/acknowledge that towards achieving the aforesaid Purpose: (a). The Company has/will collect, store or handle the aforementioned personal information relating to me; and (b). The Company may be required to disclose or transfer such information to other entities (including overseas affiliates and or group companies of the Company and / or the Ford Group) and/ or to authorized third party service providers, all of whom have reasonable security practices and procedures in place for receiving, collecting, handling and storing such information, and I/me authorize the Company to do so. (c). I/We authorize the Company and its authorized service providers to verify the authenticity of all documents/details provided by me/us by use of searches of available websites, databases or any other reasonable measures adopted by the Company. 7. I/We have reviewed the privacy policy of the Company and fully understand the practices and procedures of the Company and the purpose of collection of my/our personal information as mentioned above. 8. I/We understand and authorize the Company to gather information about me/us from Credit Information Bureau (India) Limited and such other credit institutions in order to help evaluate and approve my/our loan application. 9. I/We further authorize the Company to disclose any and all information provided by me/us in this application with Credit Information Bureau (India) Limited and/or any other authorized credit information companies.

2. Borrower further agrees and confirms as follows:

1. Failure or refusal on my/our part to provide requested/required information to the Company or withdrawal of my/our consent given at any point of time, may result in the Company taking an adverse decision in respect of my/our loan application. 2. I/We have not taken any loan from any other bank/finance company unless specifically declared by me/us. 3. There is no pending litigation that has been filed against me/us by any other financier/bank. 4. No insolvency proceeding has been initiated against me/us nor have I /we ever been adjudicated insolvent. 5. The funds will be used for the purpose for which the loan has been applied and will not be used for speculative or antisocial purpose. 6. The loan that may be provided to me/us will be governed by the rules of the Company that may be subject to amendments from time to time. I/We will be bound by the terms and conditions of the loan that may be granted to me/us. 7. I/We authorize the Company to debit my/our loan account for any fees, charges, interest etc. as may be applicable. 8. In the event of non-payment of the equated monthly instalment/s (EMI/s) as per the Agreement and even after issuance of reminders/ notices, if the loan is not regularized, the Company has an unequivocal right to seize the Vehicle in accordance with the car Retail Vehicle Financing Agreement. 9. In case of non-payment of dues by me/us in relation to the loan, the account will be classified as Non-Performing Assets (NPA) pursuant to the guidelines issued by the Reserve Bank of India and the Company is entitled to recall the loan. 10. The existence and details of this loan (including details of transactions and any defaults committed by me/us), will be recorded with credit references agencies and such information (including processed information) may be shared with banks/other financial institutions and other credit grantors for the purpose of accessing further applications by me/us and/or members of my /our household, and for occasional debt tracing and fraud prevention. I/we, authorise the Company to share information relating to my/our loan account for the said purpose. 11. I/We agree to receive SMS /Email alerts related to my/our application status and loan account activity as well as product use messages that the Company will send, from time to time, on my/our mobile phone number / Email Id, as mentioned in this application form. I/We will notify the Company in the event of any change in my/our telephone/mobile number/ Email Id, and residential and or employment address. 12. On the basis of the information/ declaration given by me/us in this application form the Company may decide to grant to me/us a loan at its sole discretion. I/We understand that the Company has the right to reject my / our application without providing any reasons thereof. 13. The Company may retain information and documents provided by me/us in the loan application to the extent required for the purpose of conducting internal assessment and analysis. 14. I/We have read and understood the terms and conditions applicable to this loan application and accept the same. I/We also unconditionally, agree and confirm that the Company may change these terms and conditions at any time and I/ We will be bound by the amended terms and conditions.

ACCEPTANCE & ACKNOWLEDGEMENT

Acknowledgement by Borrower/Co-Borrower:

1. I/We have been read out and explained in the vernacular language, known to me/us, the contents of these terms and conditions and the Agreement proposed to be executed by me/ us with the Company and other documents related or incidental to the purpose thereto, by _____.

2. I / We accept the content mentioned in the application form along with the terms and conditions and I/we have received acknowledgement

Date: _____ Signature _____
Place: _____ Applicant _____

Acknowledgement by Guarantor/s:

1. I. I/We have been read out and explained in the vernacular language, known to me/ us, the contents of these terms and conditions and the Agreement proposed to be executed by me/ us with the Company and other documents related or incidental to the purpose thereto, by _____.

2. I/We have fully apprised myself/ourselves with the particulars submitted in this application form along with the terms and conditions dated _____ for the facility/loan to be considered by the Company to M/s _____ or Ms/Mr/Mrs _____ son/wife/daughter confirm the declarations as mentioned above.

3. I/We have decided and agreed to furnish my/our guarantee for repayment of the loan in case of default and will execute additional documents to provide the guarantee as may be required by the Company.

4. I/We hereby declare that I/We know the above mentioned applicant (s) very well for last _____ number of years.

Date: _____ Signature _____
Place: _____ Guarantor _____



CUSTOMER ACKNOWLEDGEMENT

Date :

To :

Ford Credit India Private Limited ("FCIPL") has received your application for a loan facility of ₹. _____ (Rupees _____) on the above mentioned date. FCIPL would require a processing time of approximately **7** working days(s) from the date of receipt of the completed application **along with details and documents listed below/overleaf**, and subject to submission of any other documents as may be required by FCIPL and credit verification of the same. The documents submitted will not be returned in the event of rejection of the application.

- ☐ **Application Form**
Passport size photo and signed across
- ☐ **CKYC Application Form**
Passport size photo in Colour
- ☐ **Proof of Identity (POI)**
PAN and Aadhaar / Voter ID / Driving License / Passport
- ☐ **Proof of Address (POA)**
Aadhaar / Voter ID / Driving License / Passport / Others - specify
- ☐ **Proof of Income**
Salary slips and Form 16 / 2 years ITR with Computation of Income / 2 Years ITR with Computation, and Audited Financial Statements
- ☐ **Bank Statement**
- ☐ **Business Proof / Qualification Proof**
Memorandum and Articles of Association and Certificate of Registration / Partnership Deed and Partnership Registration Certificate (if registered) / Profession Proof / Registered Business proof
- ☐ **POI and POA for Beneficial Owners**

Place :

Date :

For Ford Authorized Dealership

(Seal & Sign)