

## **PERSONAL INFORMATION**

TITLE: \_\_\_\_\_ SURNAME: \_\_\_\_\_

FIRST NAME: \_\_\_\_\_ OTHER NAME: \_\_\_\_\_

MARITAL STATUS (PLEASE TICK AS APPROPRIATE) Single  Married

Other Please Specify: \_\_\_\_\_ Gender: Female  Male

Place of Birth: \_\_\_\_\_ Number of Children  Number of Dependents

Mother's Maiden Name:  BVN No:

National (For Non Nigerian)  Resident Permit No:

DD/MM/YY

DD/MM/YY

Date of Birth  Permit Issue Date  Permit Expiring Date \_\_\_\_\_

Local Govt. Area: \_\_\_\_\_ State of Origin: \_\_\_\_\_

### **Account Details:**

Guarantor's Detail's

### **Contact Details:**

### **Residential Address:**

House Number \_\_\_\_\_ Street Name \_\_\_\_\_

Nearest Bus Stop/Landmark \_\_\_\_\_ Number of months in  
current address \_\_\_\_\_

City/Town \_\_\_\_\_ Local Govt. Area \_\_\_\_\_

State \_\_\_\_\_ Mailing Address \_\_\_\_\_

Home Status: Rented  Self owned  Company Provided  Mortgage

Living with Permits  Others

Phone Number 1

Email Address \_\_\_\_\_

### **MEANS OF IDENTIFICATION**

NATIONAL ID CARD  NATIONAL DRIVER'S LICENSE

INTERNATIONAL PASSPORT  INEC VOTERS CARD  Others Please Specify

ID No: \_\_\_\_\_ Date Issued \_\_\_\_\_ ID Expiry Date \_\_\_\_\_

**EMPLOYMENT DETAILS**

Junior Staff  Middle Management Staff  Senior Management Staff

Top Management Staff Others Specify \_\_\_\_\_

Employed  Self Employed  Unemployed  Retired  Student

No of years with employer  Job Designation \_\_\_\_\_ Highest Educational Level Attained \_\_\_\_\_ Other Specify \_\_\_\_\_

**ANNUAL SALARY/EXPECTED ANNUAL INCOME**

(a) Less than N500,000  (b) N500,000 less than N1.5M  (c) N1.5M less than 7M  (d) N7M less than 12M  (e) N12M less than N20M  (f) N20M less than N33M  (g) Above N33M

Monthly Salary Payment Date \_\_\_\_\_ Date of Employment \_\_\_\_\_

Nature of Employment: Permanent  Contract

**EMPLOYER'S/EMPLOYMENT ADDRESS**

House Number \_\_\_\_\_ Street \_\_\_\_\_

Nearest Bus Stop \_\_\_\_\_ Local Govt. Area \_\_\_\_\_

City/Town \_\_\_\_\_ State \_\_\_\_\_

How long has your salary been domiciled with your Bank? Years / Months \_\_\_\_\_

Nature / Business / Occupation \_\_\_\_\_

Email Address \_\_\_\_\_ Income from Business \_\_\_\_\_

Officer Phone Number \_\_\_\_\_ Fax Number \_\_\_\_\_

**DETAILS OF GUARANTOR**

Surname \_\_\_\_\_ Other Names \_\_\_\_\_

First Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Relationship \_\_\_\_\_ (1) Mobile Phone No \_\_\_\_\_

(2) Mobile Phone No \_\_\_\_\_ E-mail Address \_\_\_\_\_

House Number \_\_\_\_\_ Street Name \_\_\_\_\_

Nearest Bus Stop/Land Mark \_\_\_\_\_ City/Town \_\_\_\_\_

Local Govt. Area \_\_\_\_\_ State \_\_\_\_\_

**DECLARATION**

I hereby apply for the Hire Purchase Contract Service with Carlkate Autos Nigeria Ltd. I have read and understood the terms and conditions over leaf governing the Hire Purchase Contract Service of Carlkate Autos Nigeria Ltd. And those relating to various products services that I have requested but not limited to Auto dealership/agro allied /Engineering Services /Auto Services and Executive delivery.

Name of Hirer \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

Name of Guarantor \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

**JURAT (THIS SHOULD BE ADOPTED WHERE THE APPLICANT IS NOT LITERATE OR IS BLIND AND THE FORM IS READ TO HIM OR HER BY A THIRD PARTY**

I agree to abide by the content of this agreement and acknowledge that it has been truly and audibly read over and explained to me by an interpreter.

MARK OF CUSTOMARY/ THUMB PRINT  MAGISTRATE COMMISSIONER FOR OATHS

DATE

NAME OF INTERPRETER

ADDRESS OF INTERPRETER

TEL NO \_\_\_\_\_

LANGUAGE OF INTERPRETATION

## **EMAIL INDEMNITY**

I/We request you to act in accordance with any instructions, information, or other communications furnished to you, or which reasonably appear to be furnished to you, by me/us or on my/our behalf, by email/electric mail). This applies whether they are transmitted directly to a computer owned by you (Carlkate Autos) or otherwise. This applies at any time, and in relation to any business or transactions, which I/We may have with Carlkate Autos, or in which the back may be acting on my/our instruction.

I/We acknowledge that you have given the following warning- (Carlkate Autos cannot detect from inspections of emails whether the original document from text or other content of any email (or any document or other file attached to an email was forged, unauthorised, wrongfully altered, or otherwise misused, or whether any of the transmissions details included in a received email, such as the sender's name, the sander's email address, the date or time of sending, server details or the route through which the email travelled are false.

Because of this, I/We realise that Carlkate cannot accept any liability for loss or damage to me/us resulting from failure to detect such matters in any tax document or email furnished or appearing to have been furnished by me/us. Carlkate Autos requires the following indemnity before agreeing to my/our above request.

I/We acknowledge your warning and ask to act on the above request. If you do this, I/WE WILL INDEMNIFY YOU against any actions, damages, costs, claims, demands or losses arising from you acting in accordance with any fax or email which appears to have been furnished by me/us or on my/our behalf. This indemnity applies even if any such fax or email was produced by or contains or has attached any forgery, lack of authority wrongful alteration of other misuse of a document, text or file or if any transmission details or information appearing on it are not genuine. This indemnity applies even if any such fax or email was not in fact issued by me/us or with my/our authority.

Signature \_\_\_\_\_

Date \_\_\_\_\_

## **TERMS AND CONDITION**

Hereby

1. Apply to enter into a hire Purchase Contract Service with Carlkate Autos Nigeria Limited.
2. Declare that the information given in the form is true and accurate.
3. Agree that any information found to be false, incorrect or mistaking may cause the company Carlkate Autos to reject my application or terminate if it has been signed.
4. Agree to promptly notify you of any subsequent change in my personal details.
5. Agree that you may repossess, recover, terminate my contract upon failure to pay my Hirer Purchase repayment promptly, with all the monies forfeited to Carlkate Autos. Until contrary instructions are given by me provided that you shall honor on demand all changes issued by me if there are sufficient funds in my account from my accounts extinguish my liabilities with my breached HP with Carlkate Autos.
6. Agree to hold you harmless and free from any responsibility for any loss of time, property with me due to any further accident, governmental order, law, levy, tax, embargo, restriction or other cause beyond your control (Carlkate Autos)
7. Accept as due notification, any notice of change in the conditions governing my hire purchase contract. Which is sent to any or all of my last known address (es), email, or Carlkate website and to be bound by such change.
8. Agree that you may have absolute discretion to close at any time my hire purchase contract upon final extinguishment of my last repayment with you. In line with S.20 (1) of H4. Laws of Federation of Nigeria LFN 2004.

9. Agree that Carlkate shall not be liable whatsoever for transaction entered with anyone outside Authorized officials of Carlkate Autos within the company premises except as may be otherwise agree in writing.
10. Agree to be bound by these and other terms and conditions regulating the operations of hire purchase contracts and other hire purchase services including but not limited to internet sales, online booking, web, transaction by accepting on line the terms and conditions of Carlkate Autos.
11. Agree that Carlkate Autos shall have the right to set-off any sum credited to my account against any sum owed them; to liaise with my bank with account entered in the hire purchase contract by me either alone or jointly with any other person or persons, company or companies on any account or against any sum owed to Calkate Autos by me as a result of my being a surety or Guarantor to some other person or persons, company or companies.
12. Agree that all surety are liable to pay all undersigned hire purchase repayment balance to the tune of the total sum Owed to Calkate Autos in defaults, or breach of these terms and conditions.
13. Agree that hire purchase service relationship hereby established shall be governed and construed in accordance with the Nigerian Law and by reference to the accepted principles and practices of hire purchase Act.
14. Agree that the Calkate in compliance with local laws and regulations on record Retention shall retain all records of supporting evidence, created in the ordinary course of its business for a maximum period of 6 (six) years after the hire purchase contract has been closed or business relationship ended.
15. Agree that Calkate Autos can share my information with tax authorities at any time.
16. The customer undertakes that as a pre-hire purchase procedure, Calkate Autos is authorized to carry out its due diligence on me/us from the credit

risk management system (CRMS) and at least two other credit bureau or such other checks as may be required by any regulatory agency from time to time and that I/we shall furnish Calkate with every assistance required in this regard.

### **ELECTRONIC DEVICE**

The use of electronic security device shall be subject to the following terms and conditions: I/we hereby.

1. Agree that my HP contracts covering the transfer of possession of the vehicle, to me not excluding all other rights thereto, not limited to the use of the electronic security device by you, in tracking the vehicle in possession until such a time my hire purchase repayment, final sale and transfer of ownership concluded.
2. Agree to be liable for all losses arising from use of the vehicle by any person not within the direct control of Calkate Autos Nigeria Limited.
3. Agree that any right under this service are personal and therefore not assignable or transferable.
4. In the event that my vehicle is stolen, lost or missing I shall be required to pay for the full extinguishment of the total cost of the vehicle.

### **OTHERS**

1. The service allows clients to give Calkate Autos and her bankers instructions by use of telephone, internets, token, ATM, pin, CVC, password/access code, user name and secure messages, (email and SMS) for the following purchases of:
  - (a) Obtaining information regarding any payment instrument in clearing of or any credit standing in the client's last date of repayment transaction on the said clients account.
  - (b) Obtaining information regarding client balance at the last date of business with Calkate Autos.

- (c) Authoring Calkate Autos/its bankers to effect a transfer of funds from the hirer/clients' accounts to any other account with Calkate Autos Nigeria Limited.
  - (d) Authorizing Calkate Autos to effect any repayment order.
  - (e) Authorizing Calkate Autos Nigeria Limited to debit clients account and load same amount due for repayment of the hire purchase service to Calkate Autos accounts with her bankers.
2. Calkate Autos Nigeria Limited on its part to endeavor to carry out hirers instruction promptly, reasons of force majeure, any other circumstances beyond its control.
  3. The clients understand that his/her password access code/email is used to give instructions to the hire purchase service and accordingly undertakes:
    - (a) That under no circumstance shall the password/access code/ Email is used to give a third party.
    - (b) Not to write the password/access code in an open place in order to avoid same being compromised.
  4. Calkate Autos Nigeria Limited shall not be liable for any damages, whether direct or indirect, incidental or consequential arising out of or in connection with this HP service, or use thereof, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation, transmission, computer virus or Auto time or system failures, whether or not Calkate or its representatives. Therefore, were advised of the possibility of such damages.
  5. The hirer undertakes:
    - (a) To provide true, accurate, and up-to-date information about himself/herself as requested in this hire purchase contract service terms and condition forms, and agree not to misrepresent his identity or information, which may include usernames, password or other access devices for such repayment needed in the Hire purchase. Contract service.



- (b) Not to use vehicle under HP contract for illegal purposes or for transmission of material that is unlawful, libelous and obscene and further agrees that the right use this service is personal and not assignable or transferable.
- (c) Agrees that he/she is only permitted to use this contract and its contents as expressively authorized by the service and it shall not copy, reproduce, distribute or create derivative work out of it and that of this service, any violation of any of the rules shall result in the discontinuation by Carlkate Autos Nigeria Limited.
6. Hirer agrees that Carlkate Autos Nigeria Limited shall not be liable for any loss or damage weather direct, indirect, incidental, special or sequential including but not limited to damages for loss of profits, good will, use or other intangible losses, whether or not Carlkate Autos Nigeria Limited has been advised of the possibility of such damages arising from the use or inability to use the service. Carlkate Autos Nigeria Limited reserves the right to execute, implement the service entirely including, repossession of the vehicle upon breach of any of the terms and conditions. Client agrees that Carlkate Autos Nigeria Limited shall not be liable to him/her or any third party for any recovery, repossession, or discontinuation of the services of the hire purchase contract service upon breach of us terms and conditions by the Bailee.

Signature\_\_\_\_\_

Date\_\_\_\_\_