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BHUTAN NATIONAL BANK LIMITED

Issue No.: 2.0

Issue Date: 20th May 2019

Revision
Date:

APPLICATION FORM FOR HOUSE/BUILDING CONSTRUCTION LOAN
FOR BHUTANESE LIVING ABROAD

The Chief Executive Officer
Bhutan National Bank Ltd.
Thimphu.

Passport
Size
Photograph

ATTN: CREDIT DEPARTMENT

I/We hereby apply for a housing loan of Nu. _____ (Nu _____

_____) for Construction, Renovation, Repair and purchase of
flat/Apartment/House building/transfer at/from

_____ for a period of _____ from/to your Bank and furnish the following details:

(A) PERSONAL DETAILS:

Name: _____ Age _____

I.D. Card _____ Issue Date _____ Expiry Date _____

Date of Birth: Day Month Year

Sex: Male Female

Marital Status: Single Married

Mobile No: _____ Phone No: _____ Email Id: _____

Permanent Address: Village: _____ Gewog: _____ Dzongkhag: _____

Thram No: _____ House No: _____

If Married; Name of Spouse: _____ Age: _____

Profession: _____ I.D Card No _____

Mobile No: _____ Phone No: _____ Email Id: _____

Permanent Address: Village: _____ Gewog: _____ Dzongkhag: _____

(B) ACCOUNTS MAINTAINED WITH BNBL (if any):

Sl no.	Account Type	Account Number
1	Savings Account	
2	Current Account	
3	Loan Account	

(C) ADDRESS

a) Building No: _____ Street: _____
City: _____ State: _____
Country: _____

b) If C/o: Name: _____ Relation: _____
Address: _____
Mobile No: _____ Phone No: _____ Email Id: _____

(D) MEANS OF FINANCING:

a) Own financing Nu. _____
b) Borrowing Nu. _____

(E) MODE OF INTEREST APPLIED

a) Fixed Rate (Tick) b) Floating Rate (Tick)

(F) SECURITY DETAILS:

PARTICULARS	LAND	BUILDING 1	BUILDING 2	BUILDING 3
THRAM NO				
PLOT NO				
AREA (sqft/decimal)				
PLACE				
DZONGKHAG				
RENTAL INCOME				

(G). REPAYMENT SOURCE:

- a) Gross Rental Income: Nu. _____ per month
b) Other (Salary, business income): Nu. _____ per month

(H). LOAN DETAILS WITH OTHER FINANCIAL INSTITUTIONS:

LOANS WITH	LIMIT	OUTSTANDING	OVERDUES	DETAILS OF COLLATERAL
BOB				
BDBL				
T-BANK				
DPNB				
RICB				
BIL				
NPFF				

(I). DETAILS OF GUARANTOR (IF APPLICABLE)

Name: _____ Age: _____ ID Card No.: _____
Profession: _____ Relation: _____
Contact address: _____
Mobile No: _____ Email: _____

(G). DETAILS OF CORRESPONDENT

I hereby nominate the following individual as the primary point of contact for the bank, in case of any defaults and/or when I am not reachable:

Name: _____ ID Card No.: _____

*****Correspondent should be a family member of the Applicant*****

(H). DOCUMENT CHECKLIST (TICK ALL APPLICABLE)

LIST OF DOCUMENTS (PERSONAL)

1) Copy of ID card

2) Latest passport size photo (2 nos.)

LIST OF DOCUMENTS

- | | |
|---|----------------------|
| 3) Copy of valid visa | <input type="text"/> |
| 4) Copy of valid passport | <input type="text"/> |
| 5) Proof of current address like recent copy of utility bills | <input type="text"/> |
| 6) Duly filled payment authorization form | <input type="text"/> |
| 7) Duly filled form on correspondent's details | <input type="text"/> |
| 8) For offline application, attested Power of Attorney | <input type="text"/> |
| 9) For proof of income, latest payslips (OR) | <input type="text"/> |
| 10) Overseas bank account statement for atleast 3 months | <input type="text"/> |

LIST OF DOCUMENTS FOR EXISTING BUILDING

- | | |
|--|----------------------|
| 1) Latest ownership certificate (not more than 3 months old) | <input type="text"/> |
| 2) Photograph of the house/apartment | <input type="text"/> |
| 3) Copy of valid insurance policy | <input type="text"/> |
| 4) Sale deed in case of purchase | <input type="text"/> |

LIST OF DOCUMENTS FOR NEW CONSTRUCTION

- | | |
|--|----------------------|
| 1) Latest ownership certificate (not more than 3 months old) | <input type="text"/> |
| 2) Copy of architectural drawing | <input type="text"/> |
| 3) Letter of approval from the Municipal Authority/Dzongkhag | <input type="text"/> |

OTHER DOCUMENTS

- | | |
|---|----------------------|
| 1) Copy of ID card of guarantor | <input type="text"/> |
| 2) Latest passport size photo of guarantor (2 nos.) | <input type="text"/> |

(K). CERTIFICATION

The undersigned certifies that, to the best of his or her knowledge and belief, all information contained in this loan application and in the accompanying statements and documents is true, complete, and correct. The undersigned agrees to notify the Bank immediately of any material changes in this information. Further, the undersigned assure to make prompt and timely repayments as per the agreement. In addition, in case the takedown account is a foreign currency account, there may be fluctuations in the instalment based on the exchange rates. BNBL shall not be held responsible for any losses occurred due to this. In event of non-compliance, the undersigned hereby authorize BNBL to take legal action as per BNBL norms.

(L). CONSENT CLAUSE

I acknowledge that I have read, understood, and agree to the terms outlined in BNBL's Privacy Policy. I hereby grant my explicit consent for the collection, use, storage, and sharing of my personal data as described in the Privacy Policy. The information I provide may be used for Contacting me for service-related or marketing communications, Enhancing and personalizing my customer experience with BNBL and to comply with legal and regulatory obligations.

**AFFIX
LEGAL
STAMP**

Name & Signature of the applicant

Date: _____

*Please note: You are required to bring the original copy of all the documents for verification by the concerned Bank Officials



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Privacy Policy:

1. The Bhutan National Bank gathers personal information (PII) from customers and employees for various purposes, such as account opening, loan approval, identity verification, customer response, and product or service updates.
2. The bank does not disclose customer and employee personal information (PII) with third parties or transborder sharing. However, it may share data with regulators, governments, and law enforcement agencies. Other entities may share PII data, and the bank must comply with applicable laws and guidelines.
3. The bank takes steps to protect personal details against unauthorized disclosure.
4. Our website and other online platforms use cookies and related technologies to track visitor information, make the platform easier, tailor products and services, collect user data, and analyze server logs. Some cookies are from third-party companies for web analytics and intelligence.
5. The bank protects personal data by preventing unauthorized access, but cannot guarantee data security or website entry. Users should use secure online platforms, passwords, and secure browsers, and report any unauthorized use to the bank immediately.
6. Our website may link to third-party websites, but we are not responsible for their privacy practices and encourage users to learn about their policies, even if co-branded with our logo or trademark.
7. The policy and website use are governed by Bhutanese laws and bank regulations, with the bank acting as a Data Controller, ensuring consent before access
8. Bank upholds privacy by providing various rights such as access, consent withdrawal, objecting to data processing, rectification, erasure, data portability, processing restriction, automated decision-making protection, and complaint lodgment.
9. Our office securely stores personal information for at least 10 years, with the information destroyed after. We do not share, sell, or rent PII, but may store it with third parties. Third parties must respect data security and treat it lawfully.

The detailed Policy can be found from BNBL website ([privacy_policy.pdf \(bnb.bt\)](http://privacy_policy.pdf(bnb.bt)))

Ihereby confirm that I have read privacy policy of
Bhutan National Bank Limited.

Signature of the applicant.