

APPLICATION FOR HOUSING LOAN (COMMERCIAL / HOME)

Please complete in CAPITAL LETTERS and ☒ the appropriate boxes. All the fields **marked *** are mandatory.

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 of building/transfer at/from.....for a
period offrom/to your Bank.

My Customer ID*:.....

*Please complete the customer information form (Retail/Corporate) as appropriate if you do not
already have an account at BNBL.

(A) Accounts Maintained with BNBL

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

(B) Address

Business Address:		Post Box No:
Dzongkhag:	Email:	
Mobile No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Phone No.: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	

(C) Means of Financing

Own financing	Nu.
Borrowing	Nu.

(D) Mode of Interest Applied

☐ Fixed Rate ☐ Floating Rate

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(E) Security Details

Sl.No	Land	Building I	Building II	Building III
Thram/Plot No.				
Plinth Area				
Value				
Place				
Dzongkhag				

(F) Repayment Source

a) Gross Rental Income: Nu..... per month.

(G) Loan Details with Other Financial Institutions

LOANS WITH	LIMIT	OUTSTANDING	OVERDUES	DETAILS OF COLLATERAL
BOB				
BDFC				
T-BANK				
DPNB				
RICB				
BIL				
NPPF				

(H) Details of Guarantor (If Applicable)

Name:	Age:	CID No:	<input type="text"/>
Profession:	Relation:		
Contact address:			
Mobile No.:	<input type="text"/>	Phone No.:	<input type="text"/>
Email:			

(I) Document Check List (Tick All Applicable)

LIST OF DOCUMENTS (PERSONAL)	
1. Photocopy of I.D. Card	<input type="checkbox"/>
2. Latest Passport size photographs of 2 nos	<input type="checkbox"/>

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LIST OF DOCUMENTS REQUIRED FOR NEW CONSTRUCTION:

- | | |
|---|--------------------------|
| 1. Ownership Certificate (not more than 3 months old) | <input type="checkbox"/> |
| 2. Site Plan from the concerned Municipal Authority | <input type="checkbox"/> |
| 3. Approved plan of building | <input type="checkbox"/> |
| 4. Estimated value of the Assets | <input type="checkbox"/> |
| 5. Photograph of Building(s) | <input type="checkbox"/> |
| 6. Letter of approval from concerned Municipal Authority or Dzongkhag | <input type="checkbox"/> |

LIST OF DOCUMENTS REQUIRED FOR EXISTING BUILDING

- | | |
|---|--------------------------|
| 1. Ownership Certificate (not more than 3 months old) | <input type="checkbox"/> |
| 2. Photographs of the building | <input type="checkbox"/> |
| 3. Estimated value of the Assets | <input type="checkbox"/> |
| 4. Copy of valid Insurance policy of the building | <input type="checkbox"/> |

OTHER DOCUMENTS(IF APPLICABLE)

- | | |
|---|--------------------------|
| 1. Photocopy of I.D. Card of Guarantor(s) | <input type="checkbox"/> |
| 2. Latest Passport size photographs of Guarantor(s) 2 nos | <input type="checkbox"/> |

(J) 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 event of non-compliance, the undersigned hereby authorize BNBL to take legal action as per BNBL norms.

(K) 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.

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Date: / /



NAME & SIGNATURE OF THE APPLICANT

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

PRIVACY POLICY

BNB-PO-002-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 decisionmaking 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.
10. The detailed Policy can be found from BNBL website ([privacy_policy.pdf \(bnb.bt\)](#))

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

Signature of the applicant.