



Checklist & Application guidelines: **AgriWomen & AgriPioneer**

1. Administration Fee:

Nonrefundable Administration Fee:

Application Type	N\$
Salary-Backed Agri-loan	150
Communal	450
Commercial	800

2. Valuation Fee:

Should your loan be approved, you will be notified to pay valuation fees. Valuation fees can be paid via two options:

- 1) Paid by applicant (Proof of payment must be submitted before your application can proceed to finalization, please see banking details on page 6)
- 2) Client gives consent for the valuation fee to be added to the loan amount.

For both options, the valuation consent form must be duly completed and signed (page 6) and submitted with the application documentation.

Valuation fees (payable upon approval only):

Class of property	Valuation Fee (N\$)	Revaluation Fee (N\$)	Progress Inspection Fee (N\$)
Residential Property & Vacant Urban erf/plot	2,000	2,000	2,000
Agricultural Property (Farms & Plots)	5,000	5,000	5,000
Commercial Properties (Industrial, Offices, Shops, Malls, Warehouses etc.)	3,500	3,500	3,500



3. Credit Life Cover:

Please note that as from 1 November 2024, credit life cover is required for communal and commercial clients. The applicant has two options:

- 1) Take up Agribank life cover (your customized payment schedule will be shared with you during consultation)
- 2) Furnish proof of you own existing life cover.

4. Important notice:

Please note that no other fees other than the ones listed above should be paid throughout the process of your application, kindly report any deviation from the fees listed above through our website: <https://agribank.com.na/page/blow-the-whistle> or email: sales@agribank.com.na or call: 061 207 4356

5. Required Documents:

The documentation listed must accompany the application. Please note that incomplete applications will not be accepted.

PERSONAL

1	Completed Application form	
2	Namibian certified Identity copy or citizenship certificate	
3	Certified copy of Marriage certificate (Spouse ID copy if married COP, ANC if OCOP or Divorce Order)	
4	An antenuptial contract (if married out of community of property)	
5	An affidavit if ANC is not registered in the Deeds Office or if married outside Namibia	



6	If Divorced (Copy of Final Divorce Order)	
7	Completed FIA compliance KYC form (s)	
8	Enhanced Due Diligence Form (only if the applicant (s) is/are Politically Exposed Person - PEP)	
9	Latest six (6) months Bank Account Statements	
10	Signed authorization letters to commercial bank	
11	Latest pay slip	
12	Valuation fees consent form (duly completed and signed) FORM V001/25	
13	Proof of life cover (own existing life cover or commitment to take up Agribank life cover) FORM CL001/25	
14	Holistic Consent Form see page 14	

GENERAL

1	Business plan (if a farming activity is poultry/crop/piggery or intensive livestock, etc.)	
2	Brand Mark Number/ Sock Card (Fan Meat Card)	
3	Herd Statement (From Meat Board/ Veterinary Office)	
4	Quotations of items to be financed (Vehicles, Livestock /Tractors/Infrastructure etc.)	
5	Herd Statement of Seller/Breeder (if Breeder's information form is being used as a quotation)	
6	Land Right Certificate or a Letter from the Traditional Authority confirming farming rights	
7	Offtake Agreements/letters of intent for poultry/piggery/crop farming activities	
8	Proof of assets as per entries in the assets and liabilities addendum (attached)	

SECURITY (OWN)

1	Copy of the Title Deed of the property offered	
2	Signed authorization letters to the municipality	



4	Approved building plans of the property offered	
5	House fire insurance cover of the property offered (Term Sheet entry: If not available can be submitted within 14 days from date of approval)	
6	Consent to register subsequent bonds from first bondholders of the property offered (if mortgaged) (Term Sheet entry: If not available can be submitted within 14 days from date of approval)	
7	Loan Statement of the mortgage loan for the property offered as a security	

THIRD-PARTY ADDITIONAL DOCUMENTS

1	Namibian certified Identity copy of Suretor	
2	Sworn Declaration signed by Suretor	
3	Statement of Assets and Liabilities	
4	If PEP/PIP, complete enhanced EDD form.	

CASHFLOWS

1	Annual Financial statement for 3 years (if registered as a business)	
2	Proof of registered milk quota (Namibia Dairies) (where applicable)	
3	Business plan/Income statement (for game farming, lodges etc.)	
4	Farming expenses	

**APPLICATION PACK
DECLARATION:**



COMPLETENESS

I..... have scrutinized the application form and confirm that all relevant documentation as ticked off above has been obtained to entertain the application.

SALES CONSULTANT NAME:

BRANCH MANAGER NAME:

.....

.....

SIGNATURE:

SIGNATURE:

.....

DATE:

.....

DATE:

.....

.....



Loan Summary				
			Application Date:	
(Tick)		Type of Farmer:		
	Individual			
	Company			
		(Tick)		
			AgriWomen	
			AgriPioneer	
Specify your loan purpose				
Purpose			Amount	
1				
2				
3				
4				

Primary Applicant

Title * **First Name *** **Middle Name** **Surname**

ID Number **Gender** **Birthday**

Marital Status

Nationality

Namibian/

Other

Secondary Applicant (Partner/Associate)

Salutation **First Name** **Middle Name** **Surname**

ID Number **Gender** **Birthday**

Next of Kin (Not Living with You)

KIN Relationship

KIN Full Name

KIN Postal Address

Dependents

KIN Mobile

KIN Residential Address

Primary Contact Information

<div>Email</div>	<div>Mobile</div>	<div>Website</div>
<div>Fax</div>		

Communication Preference

What is the primary method of communication Agribank can use to communicate with you?

☐ NAMPOST

☐ EMAIL

☐ PHONE

☐ SMS

☐ WHATSAPP

Postal Address

PO Box

<div>Postal Town</div>	<div>Postal Country:</div>	<div>Postal Code:</div>
------------------------	----------------------------	-------------------------

Physical Address

☐ Physical Address is on a Farm

<div>Street Name:</div>	<div>Street No:</div>	<div>Resident Suburb:</div>	<div>Resident Town:</div>
<div>Resident Region:</div>	<div>Resident Country:</div>	<div>Farm Name:</div>	<div>Farm No:</div>

Personal Profile

Employment Status		Level of Education (Tick)	
Occupation		None	
Annual Salaried Income		Primary Education	
		Secondary Education	
		Tertiary Education	

Farming Profile

Farm Name	Farm No	
Farming Registration Division 1	District	
Farming Mode	Region	
Farming Segment	Annual Farming Income	
Primary Farming Activity		

Secondary farming Activity	Farm Employee(s) Profile
Annual Farming Income	# of Full time Farm Employees (Current)
Total Farming Income	# of Seasonal Farm Employees (Current)
After implementing your Reset Plan...	
# of Full Time Farming Employees (Plan)	
# of Seasonal Farm Employees (Plan)	

9. Confirmation by Traditional Authority (this section must bear the Traditional Authority stamp):

Name:

Date:

Signature:

This form must be completed by natural persons who enter into a relationship with the Agricultural Bank of Namibia. This includes natural persons associated with entities such as Companies, Close corporations, Trusts and Partnerships and all individuals acting on behalf of an entity

BRANCH:..... Date:.....

Loan Account No(s):..... BP No:.....

Client Personal Details

Full Name(s):.....(Previous name, if any).....

Type of Identity Document:.....ID/Passport No:.....

Nationality:.....Date of Birth in cases of Minors:.....

Marital Status:	Married		Single		Widow/er		Divorced	
In Community of Property	Married out of community of property (ANC)		ANC with Accrual		Other Specify			

Contact numbers and addresses

Residential Address:.....

Postal Address:.....

Email Address:.....Cell:.....

Employment Details

Occupation:.....

If Self Employed, state in what line of business:.....

Employer:.....

Work Tel:.....Monthly Income (N\$):.....

Is the client a Prominent Influential Person/Foreigner?..... **If yes, complete the EDD form.**

Mode of Instalment Payment:(e.g. EFT Transfers; Salary deduction e.t.c)

Expected Foreign Transactions: (e.g. from who (relationship) and from which country)

Sources of Income: (e.g. salary/farming income/pension payout/inheritance etc.)

State sources of income and where they originate from): **Must be completed**

Client's Banking Accounts:

Financial Institution:.....Branch:.....

Account No:.....Account Type:.....

Next of Kin:

Name:.....Relationship:.....Cell:.....

Name of Client:.....

Signature **Date:**.....

I agree that the Bank may perform a credit search on my credit profile and share my personal information with any registered credit reference agency to confirm any / all the information provided by me and to assess my application	YES / NO
I confirm that all information that has been given to the Bank is correct and complete	YES / NO

Name of Sales Consultant:.....

Signature **Date:**.....

Know your client questionnaire *Juristic Persons*

This form must be completed by individuals who enter into a relationship with Agribank of Namibia. This includes individuals associated with entities such as Company directors, Close corporation members, Trustees, Partners and all individuals acting on behalf of an entity.

Company		Partnership	
Close corporation		Trust	
Other legal persons (Please specify)			

Registration Name:.....

Registration Number:.....Country Issued:.....

Nature of Business:.....

Income Tax Number:.....VAT Registration Number:.....

Date of Incorporation:.....

Registered (Physical) Address:.....

Postal Address:.....

Business Address (If different from registered address):
.....

Business Tel:.....Business Fax:.....

E-mail Address:.....

Beneficial ownership (No. of shareholders, members, partners or trustees/ % of shares or interest)
.....

Particulars of Beneficial Owners (Indicate Full Names and identification numbers):
.....
.....
.....

Are any of the Members/Directors Prominent and Influential/ Foreigner?if yes complete the EDD form.

FOR OFFICIAL USE: Select relevant document

Deed of Trust/IDs of Trustees		Certificate of Good standing from Finance	
Trust Certificate		Partnership Agreement	
Founding Statement/ Members IDs		Memorandum of Associations & IDs of Directors	
Certificate of Incorporation			

Name of representative:.....**Signature :**

Date:.....

Name of Sales Consultant:.....**Signature:**.....

Date:.....

CONSENT AND DECLARATION ON VALUATION FEE PAYMENT OPTION**(Sign and date only one option)**

I/We, the undersigned,

ID No(s):

Namibian citizen, residing at Erf No:.....

Tel No, (.....)

OPTION 1 – CONSENT OF INCLUSION OF VALUATION FEE(S) TO LOAN AMOUNT

I am formally giving consent to Agribank to include all applicable valuation fee (s) in my loan amount for my current loan application, [Loan No.....].

I understand that the valuation fees, are a necessary part of the loan approval process and have to be included in the overall loan application. I agree to have these fees added to my loan amount to ensure the successful processing of my loan application.

Please note that my consent is given freely and voluntarily, and I acknowledge that I have been advised of the terms and conditions of the loan, including the inclusion of valuation fees.

Client Signature:	<i>Spouse signature (only if married in community of property)</i>
.....
Date:	Date:

.....

OPTION 2 – CLIENT TO MAKE OWN VALUATION FEE(S) PAYMENTS

I am formally confirming that, I will be responsible for the payment of the valuation fees related to my loan application. Please ensure that any applicable valuation fees are invoiced to me, and I will arrange for payment promptly upon their due date.

If you require any further information, please do not hesitate to contact me.

Client Signature:	Spouse signature: <i>(only if married in community of property)</i>
.....
Date:	Date:

.....



Banking Details

The Agricultural Bank of Namibia

First National Bank (FNB)
Branch Code: 289180
Account number:
5550 0060 343

Standard Bank
Branch Code: 087373
Account Number:
041 469 380

Bank Windhoek
Branch Code: 481972
Account Number:
1088 743 201

Bank Windhoek
Branch Code: 481972
Account Number:
1088 743 233

**DECLARATION TO SECURE AGRIBANK LIFE COVER UPON LOAN APPROVAL**

I/We, the undersigned,

ID No:Namibian citizen, residing at Erf No.

....., Tel No, (.....)

Hereby declare that I/We will take up Agribank's life cover solution upon approval of my/our loan

[Loan No.....].

[Loan No.....].

[Loan No.....].

I have been made aware of the payment schedule estimates for my life cover and I/we are in agreement to take up Agribank's life cover solution. I/We commit to attending to all life cover terms and conditions stipulated before the due date that Agribank will communicate to me/us. Please note that this declaration and commitment is given freely and voluntarily, and I acknowledge that I have been advised of the terms and conditions of my/our loan(s).

Applicant 1

Signature:

.....
Date:

Applicant 2

Signature:

(only if there is more than one applicant)

.....
Date:

Applicant 3

Signature:

(only if there is more than one applicant)

.....
Date:



1. AUTHORIZATION REQUEST

Reference:.....

Date:.....

TO WHOM IT MAY CONCERN

Dear Sir/Madam

I/We, the undersigned,

ID No:Namibian citizen, residing at Erf No.

....., Tel No, (.....)

I/We hereby authorize you to disclose to the Agricultural Bank of any information, which may be required concerning my/our affiliation with you in respect of the following:

1. Pertaining to my/our banking account(s) ATT: Bank Manager

1	2	3
Bank Name: Bank Account Number:	Bank Name: Bank Account Number:	Bank Name: Bank Account Number:

Kindly furnish Agribank officials with any information which they require to effectively assess my application.



2. AUTHORIZATION REQUEST

Reference:.....

Date:.....

TO WHOM IT MAY CONCERN

Dear Sir/Madam

I/We, the undersigned,

ID No:Namibian citizen, residing at Erf No.

....., Tel No, (.....)

I/We hereby authorize you to disclose to the Agricultural Bank of any information, which may be required concerning my/our affiliation with you in respect of the following:

2. Pertaining to my/our livestock ATT: The Directorate of Veterinary Service

Brand Stock/Card 1 Fan Meat Card	Brand Stock/Card 2 Fan Meat Card	Brand Stock/Card 3 Fan Meat Card
.....

Kindly furnish Agribank officials with any information which they require to effectively assess my application.



3. AUTHORIZATION REQUEST

Reference:.....

Date:.....

TO WHOM IT MAY CONCERN

Dear Sir/Madam

I/We, the undersigned,

.....

ID No:Namibian citizen, residing at Erf No.

....., Tel No,
(.....)

I/We hereby authorize you to disclose to the Agricultural Bank of any information, which may be required concerning my/our affiliation with you in respect of the following:

3. Pertaining to the scope of the requisite due diligence Agribank will take on'

I hereby grant Agribank my consent to:

- Conduct ITC checks on me/us
- Source information from the municipality and any other institution I may have an affiliation

Use any means the Bank deems fit to source information pertaining to my application including but not limited to communication via email, telephonically and fax.



ADDENDUM

Statement of Assets and Liabilities

ASSETS

a. FIXED PROPERTY(IES)

Farm property(ies)						
	Extent	Hectares (ha)	Name	Number	District	Value (N\$)
1						
2						
3						
4						
5						
Town property(ies)						
	Extent	Size (sq.m)	Erf No.	Town/City	Value (N\$)	
1						
2						
3						
4						



5					
					Value (N\$)
TOTAL					

b. MOVABLES

i)	Tractors, Vehicles and self-propelled machinery. (N.B. Lighting plants and pumping contrivances excluded)			
	Year	Make or type	Description	Value (N\$)
1.				
2.				
3.				
4.				
5.				
ii)	Implements and equipment (specify)			
	Implement/Equipment type	Description		Value (N\$)
1.				
2.				
3.				
4.				
5.				

iii)	Livestock					
	LARGE STOCK	Number	Age Range		Breed	Value (N\$)
1.	Cows					
2.	Bulls					
3.	Oxen					
4.	Tollies					
5.	Heifers					
6.	Calves (Male)					
7.	Calves (Female)					
8.	Other (specify):					
	SMALL STOCK					
1.	Sheep	Number	Age Range		(Breed	Value (N\$)
1.1	Ewes					
1.2	Rams					
1.3	Wethers					
1.4	Lambs (female)					
1.5	Lamb (male)					
	Others (Specify):					
3.	Goats	Number	Gender (M/F)	Age	Breed	Value (N\$)
3.1	Ewes					
3.2	Rams					



3.3	Kapaters					
3.4	Lambs (female)					
3.5	Lamb (male)					
4.	Other small stock (specify):	Number	Gender (M/F)	Age		Value (N\$)
4.1						
4.2						
4.3						
5	GAME (NB Only if the property is game proof-fenced for creeping and/or leaping game.)					
	Specie(s)	Number	Any other details:			Value (N\$)
5.1						
5.2						
5.3						
5.4						
5.5						
5.6						
5.7						
5.8						
5.9						
5.10						
						Value (N\$)
TOTAL						



c. OTHER MOVABLES:

i) Bonds, promissory notes, loans, etc., (due to you):				
	Security	Name of debtor	Due date	Value (N\$)
1.				
2.				
3.				
4.				
5.				
ii) Cash on hand and/or in the Bank (please attached proof):				
	Name of bank	Account Number	Value (N\$)	
1.				
2.				
3.				
4.				
5.				
iii) Shares in co-operatives, Member's levy fund, investments, other shares, debentures in your favour (specify)				
	Details	Due When	Intended Appropriation (N\$)	
1.				
2.				
3.				
4.				



5.			
iv) Products marketed but proceeds not yet received (specify)			
	Details	Due When	Intended Appropriation (N\$)
1.			
2			
3.			
4.			
5.			
iv) Unsold products (specify)			
	Details	When marketable	Value (N\$)
1.			
2			
3.			
4.			
5.			
TOTAL			

TOTAL ASSETS SUMMARY	Value (N\$)	As a percentage of TOTAL ASSETS
FIXED ASSETS		
MOVABLE ASSETS		
TOTAL ASSETS		100%



LIABILITIES

a. BONDED FIXED PROPERTY(IES)				
i) Farm property(ies)				
	Name of Bondholder	Interest Rate	Annual Commitments (N\$)	Balance owing (N\$)
1.				
2.				
3.				
4.				
5.				
TOTAL BALANCE OWING				
ii) Town property(ies)				
	Name of Bondholder	Interest Rate	Balance owing (N\$)	
1.				
2.				
3.				
4.				
5.				
TOTAL BALANCE OWING				



b. ENCUMBERED MOVABLES				
	Item	Creditor (Indebted to)	Rate of Interest	Balance owing (N\$)
1.				
2.				
3.				
4.				
5.				
TOTAL BALANCE OWING				
c. OTHER DEBTS				
i) Overdrafts				
	Name of Bank		Value (N\$)	
1.				
2.				
3.				
4.				
5.				
TOTAL BALANCE OWING				
ii) Other (specify)				
	Type of Debt/ Description	Creditor (Indebted to)	Rate of Interest	Value (N\$)
1.				
2.				



3.				
4.				
5.				
TOTAL BALANCE OWING				

TOTAL LIABILITIES SUMMARY	TOTAL BALANCE OWING (N\$)	As a percentage of TOTAL LIABILITIES
BONDED FIXED PROPERTIES		
ENCUMBERED MOVABLES		
OTHER DEBTS		
TOTAL LIABILITIES		100%

**INCOME AND EXPENDITURE
(COMPLETE WHERE APPLICABLE)**

a. INCOME:

i) Salary (annual)				
	Name of Applicant (NB populate should there be more than one applicant)	Applicant(s)'s Annual Salary (N\$)	Name of Applicant (s)'s employer	(N\$)
1.				
2.				
3.				



4.				
5.				
TOTAL APPLICANT(S) ANNUAL SALARY				
	NB: Only if married in community of property Name of spouse	Applicant(s)'s Spouse Annual Salary (N\$)	Name of Applicant(s)'s spouse(s)' employer	(N\$)
1.				
2.				
3.				
4.				
5.				
TOTAL APPLICANT(S)'S SPOUSE(S)				
				(N\$)
TOTAL SALARY INCOME				
ii) Annual rental income				
Farm property				
	Property details & District	Duration	(N\$)	
1.				
2.				
3.				
4.				
5.				



Town property			
	Property details & District	Duration	(N\$)
1.			
2.			
3.			
4.			
5.			
			(N\$)
TOTAL RENTAL INCOME			
iii) Any other income (i.e. game, trophy hunting, etc.)			
	Description	Specify Frequency (weekly/monthly/bi-annual/annual etc.)	Annual other income (N\$)
1.			
2.			
3.			
4.			
5.			
			(N\$)
TOTAL OTHER INCOME			



TOTAL INCOME SUMMARY	TOTAL ANNUAL INCOME (N\$)	As a percentage of TOTAL ANNUAL INCOME
TOTAL SALARY INCOME		
TOTAL RENTAL INCOME		
TOTAL OTHER INCOME		
TOTAL ANNUAL INCOME (N\$)		100%

b. EXPENDITURE:

i) Property leased								
	Name	Number	District	extent of land	Period of lease	Total number of livestock entitled to be kept on the leasehold (specify)	Monthly Rent payable (N\$)	Annual Rent payable (N\$)
1.								
2.								
3.								
4.								
5.								
								(N\$)
TOTAL EXPENDITURE (LEASED PROPERTY)								
ii) Hired movables								
	Item	Details			Duration of lease	Starting date (dd/mm/yyyy)	Monthly Rent payable (N\$)	Annual Rent payable (N\$)

1.						
2.						
3.						
4.						
5.						
						(N\$)

TOTAL EXPENDITURE (HIRED MOVABLES)

iii) Rent payable, compensation to usufructuaries, fidei commissarii, etc.

	Item	Details	Duration of lease	Starting date (dd/mm/yyyy)	Monthly Rent payable (N\$)	Annual Rent payable (N\$)
1.						
2.						
3.						
4.						
5.						
						(N\$)

TOTAL EXPENDITURE (RENT PAYABLE, COMPENSATION TO USUFRUCTUARIES, FIDEI COMMISSARII, ETC.)

Iv. Other Annual Commitments

	Description	(N\$)
1.		
2.		



3.		
4.		
5.		
		(N\$)
TOTAL EXPENDITURE (OTHER ANNUAL INCOME)		

I/We declare herewith that the above is a true and correct statement of my/our circumstances.

1

.....

Name

.....

Signature

.....

Date

2

.....

Name

.....

Signature

.....

Date

TERM SHEET

Pertaining to the loan of

Applicant(s) (name(s)).....

Loan number(s).....

Outcome: Approved subject to fulfillment of the below terms and conditions within 30 days from the date below:

Approval Date:

Approval committee:

	E.g. House fire insurance cover of the property offered/ Consent to register subsequent bonds from first bondholders of the property offered (if mortgaged) – outlined in the checklist. Any other conditions emanating from the approval committees.	Due date
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

.....
Credit Analyst

.....
Credit Manager

.....
Branch Manager

.....
Date

.....
Date

.....
Date

Applicant(s)' commitment to fulfilling terms and conditions within due date:

1

2

3

.....
Name

.....
Name

.....
Name

.....
Signature

.....
Signature

.....
Signature