



Lease Facility

Application Form – Self-Employed

In order for SPICE Finance Ltd ("SPICE") to process your application, you are kindly requested to follow the steps below:

Forms:

- ☐ 1. Complete the application where applicable from page 2 - 3.
 - 1.1. Read "Applicant(s) Declarations" on pages 3 - 4.
 - 1.2. Sign on page 5.
 - 1.3. Initial wherever instructed on the bottom right corner of each page.
- ☐ 2. Source of Fund and Source of Wealth Declaration Form (if applicable)

Supporting Documents for all applicants:

Please tick for documents submitted

- ☐ 3. ID card applicant and spouse (Front & back)
- ☐ 4. Proof of address dated less than 3 months (Utility bills- CEB / CWA / phone bills {mobile phone bills are not accepted} or bank reference).
 - If the house is rented: lease agreement + Proof of address dated less than 3 months.
 - If the lease agreement is not available, the following document should be provided:
 - A letter from the landlord, the landlord's National Identity Card and the proof of address dated less than 3 months.
 - Proof of Address for the last 3 months is required for applications relating to Photovoltaic Equipment.
- ☐ 5. Birth certificate of applicant (online version: <https://maupass.govmu.org/LandingPage>)
- ☐ 6. Marriage certificate (online version: <https://maupass.govmu.org/LandingPage>)
- ☐ 7. Death certificate of spouse if applicable (online version: <https://maupass.govmu.org/LandingPage>)
- ☐ 8. Business Registration Card (Pink card if exempted from paying trade license)
- ☐ 9. A valid Trade License should be provided.
 - **Note:** Businesses may be exempt from the Trade license fee during their first two years of operation.
- ☐ 10. Bank statements for last 6 months (Originals) and for 1 year for seasonal activities (example agriculture/fishing) *
- ☐ 11. Latest MRA return (Mandatory)
- ☐ 12. Source of deposit (Mandatory)**
- ☐ 13. Quotation from Supplier

Note:

Additional documents:

*Updated copies need to be submitted if the contract is being prepared 15 days after submission of facility letter

****Copy of the registered sale deed** where the deposit is funded from the sale of an existing vehicle, **or bank statements for the last six (6) months** for any other bank account(s) where the funds are held. Where the deposit is funded by a gift, additional supporting documentation may be requested.

SPICE Finance Ltd, 7th floor, Dias Pier Building, Le Caudan Waterfront, Caudan, Port Louis 11307, Mauritius
T (230) 405 4050 E info@spicefinance.mu W spicefinance.mu BRN C07018743 v0826

Lease Facility - Application Form

Capacity

(Please tick and fill where appropriate)

☐ Applicant ☐ Joint applicant ☐ Guarantor

☐ New Client ☐ Existing Client

Title _____ Surname _____

First Name _____

Marital Status ☐ Married ☐ Divorced ☐ Single ☐ Widow(er)

I.D. Card/Passport No. _____ Issue Date _____ Expiry Date _____

Date of Birth _____ Citizenship _____

Residential Address _____

Mailing Address (if it differs from above) _____

Email Add (1) _____ Email Add (2) _____

Contact: (H) _____ (M) _____ (O) _____

Activity details (as per BRN) _____ VAT number (if applicable) _____

Time in business _____ Business/Trade name (if applicable) _____

Name of previous employer (if applicable) _____

Time in service: _____ Position _____

FATCA Details: Are you an American citizen who is taxable under the American laws ☐ Yes ☐ No

PEP Status: Have you, at any time, been designated as a politically exposed person (PEP).

If yes, please provide full details, including the nature of your PEP status, position/role held, country of designation, and the period during which such status applied:

☐ Yes ☐ No

Banking Details

Bank Account No. _____ Bank Name & Branch _____

Financial Highlights (Monthly)

Gross Income _____ Other income _____

Professional expenses _____ Personal expenses _____

Net income _____

Details of Property Owned (House/Land/Car/Boat/Etc...)

Details	Estimated value
_____	_____
_____	_____
_____	_____

Lease Facility - Individual Application Form

Number of dependent (s): _____

Applicant Spouse Details:

Full Name _____ Contact No. _____

Employer _____ Position: _____ Time in current service _____ Total Revenue _____

Please tick where you initially heard about SPICE:

☐ Facebook

☐ Instagram

☐ Linkedin

☐ Existing Client

☐ Events

☐ Family/Friend

☐ Press

☐ Radio

☐ Dealership/Supplier

☐ Website

☐ Other: _____

Type of Lease

☐ Finance Lease

☐ Operating Lease

☐ Rescheduling

☐ Sale & Lease Back

Details of Asset

☐ New

☐ 2nd Hand

☐ 2nd Hand Imported

Asset _____

Supplier/Dealership _____

Make _____

Model _____

Month & Year _____

Source of Deposit* _____

*Proof of source of deposit must be provided

Total Purchase Price (Inc Vat) _____

Initial Deposit Amount (MUR) _____

Lease Amount (MUR) _____

Lease Period (months) _____

Residual Value (%) _____

Purpose of Purchase _____

User of Leased asset _____

Applicant(s) Declarations

1. I confirm that to the best of my knowledge and belief, that the information I have provided, as well as the documents submitted for this application form are true and correct.
2. I agree to promptly inform SPICE Finance Ltd, of any change with respect to the information provided in writing.
3. I am fully aware of the provisions applicable under the Data Protection Act and have read the Data Protection Policy of SPICE Finance Ltd. I consent that SPICE Finance Ltd may use, update, and process the data and keep the information in its database.
4. I hereby authorize SPICE Finance Ltd to act on any instructions received by fax and/or e-mail from me and indemnify SPICE Finance Ltd against all actions, liability, claims, costs, and expenses in relation to the latter acting on such instructions and agree to be liable in respect of future accounts or transaction to which I am a party.
5. I further certify that the transfer of funds to SPICE Finance Ltd is not in breach of money laundering regulations and laws applicable to Mauritius including but not limited to the Financial Intelligence and Anti Money Laundering Act 2002 (FIAMLA), the Guidance notes on Anti-Money Laundering Act Combating the Financing of Terrorism issued by the Bank of Mauritius, the Prevention of Corruption Act 2002, Prevention of Terrorism Act 2002 and further state that the funds DO NOT come from the proceeds of any sort of offence.
6. I agree with SPICE Finance Ltd sending me email and/or SMS regarding my application on my email address and/ or mobile number(s). I agree that the email address and the mobile phone number (s) that I have provided herein shall supersede all previous addresses and mobile number(s).
7. I agree/ am aware of and accept the risks inherent to the receipt of documents and notifications by email, including without limitation delays and errors in transmission, incomprehension, absence of confidentiality, transmission by unauthorized person, hijacking, embezzlement and misappropriation of information and any resulting losses caused.
8. I assume full responsibility for the accuracy and /or validity of the email address and mobile number provided to SPICE Finance Ltd.
9. I deem SPICE Finance Ltd to have acted properly and to have fully fulfilled all obligations owed to me in accordance with the present terms and conditions.
10. I shall keep SPICE Finance Ltd and/or its agent ("Indemnified Parties") fully indemnified against all actions, proceedings, claims and/or demands which may be brought and/or made against the Indemnified Parties and/or all losses, costs, charges, and expenses, howsoever arising which the Indemnified Parties may incur and/or sustain and/or for which the Indemnified Parties become liable by reason of the Indemnified Parties having acted in accordance with the whole and/or any part of the present terms and conditions laid down herein; and
11. I release the Indemnified Parties from any liability or claim for acting in accordance with the present terms and conditions, or for failing to act in accordance with the terms thereof due to any reason beyond the Indemnified Parties' control.
12. I give permission to SPICE Finance Ltd to carry out independent verification of the details/information provided herein and obtain independent bank references where required as per customer identification requirements.

Initial(s) _____

Lease Facility - Individual Application Form

13. I understand that the Bank of Mauritius, in the exercise of the powers conferred upon it by law, established a Central Credit Bureau, the "Mauritius Credit Information Bureau (MCIB) can collect information from banks regarding the credit facilities which they grant to their customers in order to enable a financial institution which is approached for a credit facility by a customer to obtain information from MCIB regarding any credit facilities granted to that customer by other financial institutions.

14. I further understand that SPICE Finance Ltd will, as part of its appraisal process of the present application, access MCIB to seek information on credit facilities provided to me by any other financial institution, and I authorize SPICE Finance Ltd to do so and;

15. It will be a term of credit facility applied for, if granted, that information regarding it shall be given to MCIB for the use of MCIB and other financial institutions.

16. I understand that SPICE Finance Ltd reserves the right to reject the application at its sole discretion without stating any reason.

17. I hereby authorise an officer of SPICE Finance Ltd to assist me in completing this application form. I confirm that I have reviewed the completed form, the information is true and correct to the best of my knowledge, and I consent to its submission as part of my application.

18. SPICE Finance Ltd will retain Your Personal Information for seven (7) years after You discontinue all relationship with SPICE Finance Ltd. Personal information may be retained for longer if it is required by law, or by a tax or regulatory authority, a law enforcement agency or other governmental or public body or considered necessary to allow SPICE Finance Ltd to act in accordance with its specific set of circumstances, for example, considering an actual or a potential legal action or regulatory investigations.

19. The types of personal information relating to You that may be processed include, for example:

- a) Your (or your officers', directors', partners', members', or employees') name, address, date of birth and gender.
- b) Your (or your officers', directors', partners', members', or employees') bank account details, source of funds/wealth information, accounts, and bank statements.
- c) Copies of your (or your officers', directors', partners', members', or employees') passport, driver's license and other official documentation required for identity or address verification purposes.
- d) Demographic information such as employment and other related information.
- e) Information collected through SPICE Finance Ltd's website and app cookies, please refer to SPICE Finance Ltd's Cookie Policy for more details.
- f) Investigation data such as due diligence checks, which are pertinent to SPICE Finance Ltd's obligations with regards to anti-money laundering and combating terrorist financing.

20. SPICE Finance Ltd may share certain of Your Personal Information with the following third parties for the reasons stated below:

- a) Advisers (e.g., auditors) to SPICE Finance Ltd relating to or in connection with Your dealings with us.
- b) Law enforcement agencies; regulatory or tax authorities and other governmental or public agencies or authorities, and.
- c) IT/software service providers who maintain SPICE Finance Ltd internal networks/systems.

21. SPICE Finance Ltd will not be able to provide services to You without processing Your Personal Information for the purposes identified below.

22. Your rights in relation to the Personal Information SPICE Finance Ltd process about you. You have various rights under DPA in relation to the Personal Information that SPICE Finance Ltd processes, relating to You. These include:

- a) The right to request access to Your Personal Information.
- b) The right to withdraw consent at any time, without affecting the lawfulness of processing based on consent before its withdrawal.
- c) The right to have Your Personal Information rectified.
- d) The right to have Your Personal Information erased.
- e) The right to request that Your Personal Information is only used for restricted purposes.
- f) The right to object to Your Personal Information being processed, for example, for marketing.
- g) (in some circumstances) the right to require certain of Your Personal Information to be transferred to You or a third party; and
- h) The right to lodge a complaint with the relevant data regulatory body. For more information about your rights under the new Data Protection legislation, please consult the Data Protection Office website: dataprotection.govmu.org
- i) You can seek to exercise any of these rights by contacting our Data Protection Officer on info@spicefinance.mu

23. I acknowledge and accept that SPICE Finance Ltd will conduct ongoing monitoring of the business relationship, including the lease contract, and may request periodic updates to KYC information. I agree that SPICE Finance Ltd shall retain all documentation and transaction records in accordance with statutory obligations under Mauritian law.

24. I also authorise SPICE Finance Ltd to disclose any information concerning this application or my business relationship to any competent authority, regulatory body, or law enforcement agency as required under applicable laws in Mauritius.

25. As a condition for early termination, the Borrower shall submit to the Lender a declaration detailing the source of funds used for the early repayment, in accordance with the requirements of the Financial Intelligence and Anti-Money Laundering Act (FIAMLA) and any other applicable regulations. The Lender reserves the right to request supporting documentation to verify the legitimacy of the funds.

26. I hereby declare that the information provided in this application form is true, accurate, and complete to the best of my knowledge. I understand that SPICE Finance Ltd reserves the right to request further information to comply with its legal and regulatory obligations, including under the Financial Intelligence and Anti-Money Laundering Act 2002 (FIAMLA) and the Financial Services Act 2007.

Initial(s) _____

Lease Facility - Individual Application Form

Keeping in Touch

After having read the Data Protection Policy of SPICE Finance Ltd ("SFL"), I agree to have my personal data processed by SFL for marketing purposes – sending information about SFL through advertising and information material (including but not limited to newsletters) on the products and services offered by SFL. Please click here to read the Data Protection Policy of SFL [Data Protection & Governance - Spice Finance](#).

☐

Yes

☐

No

Signature(s)

Full Name

Applicant to write "Read, Understood and Approved"

Signature _____ Date _____

For Office Use Only

Lease Number: _____