### SECTION A - LOAN APPLICATION DETAILS

#### Part 1: Personal Information (Individual Customers)

<table>
<thead>
<tr>
<th><strong>Title</strong></th>
<th>Mr.</th>
<th>Mrs.</th>
<th>Others (Specify)</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Surname)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(First Name)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Other Names)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Marital Status</strong></td>
<td>Single</td>
<td>Married</td>
<td>Others (Specify)</td>
<td>Date of Birth (DD/MM/YYYY)</td>
<td></td>
</tr>
<tr>
<td><strong>Nationality</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>E-mail Address</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Residential Address</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Not P.O.Box)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Resident Type</strong></td>
<td>Owned</td>
<td>Rented</td>
<td>Staying with Family</td>
<td>Others</td>
<td>Length of Time at Current Address</td>
</tr>
<tr>
<td><strong>Highest Educational Qualification</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Mode of Identification</strong></td>
<td>Nat. ID</td>
<td>NDL</td>
<td>Others (Specify)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Identification Number</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Name of Spouse</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bank Verification Number</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Part 2: Employment Information (Individual Customers)

<table>
<thead>
<tr>
<th><strong>Status</strong></th>
<th>Employee</th>
<th>Self Employed</th>
<th>Date Salary is Paid</th>
<th>of every month</th>
<th>No of Years to Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name of Employer/Business</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee/Business Address</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Office Tel No</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Office Email</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Length of Service (Years)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Age of Business (if Self Employed)(Years)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee ID No</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual Income</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Monthly Income</td>
</tr>
</tbody>
</table>
### Part 3: Business Information (Emerging Businesses Customers)

<table>
<thead>
<tr>
<th>Registered Business Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Registration Number</td>
<td></td>
</tr>
<tr>
<td>Trading Name</td>
<td></td>
</tr>
<tr>
<td>Business Address</td>
<td></td>
</tr>
<tr>
<td>Post Code</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td></td>
</tr>
<tr>
<td>Telephone Number (1)</td>
<td></td>
</tr>
<tr>
<td>Telephone Number (2)</td>
<td></td>
</tr>
<tr>
<td>Email Address</td>
<td></td>
</tr>
<tr>
<td>Email Address</td>
<td></td>
</tr>
</tbody>
</table>

**Brief Description of Customer’s Business**

---

### Part 4: Loan Request Details (Individual and Emerging Businesses Customers)

**Loan Type (Individuals)**

- Personal Loan
- Vehicle Finance
- Asset Lease
- School Fees Advance
- Mortgage

**Loan Type (Emerging Businesses)**

- Term Loans
- Overdrafts
- EB Asset Finance
- DSA Loans
- Others (Please specify)

**Purpose of Facility**

**Loan Amount (₦)**

**Loan Amount in words (₦)**

**Contribution (if any) (₦)**

**Tenor**

**Access Bank Account No. 1**

**Access Bank Account No. 2**

*Repayment Method:*

- Direct Debit
- Post Dated Cheques
- Bank Standing Order

*Please note that this is for individuals whose Salaries are not domiciled in Access Bank*

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### Part 5: Existing Facilities with Access Bank and other Lenders/Employers (Individual & Emerging Businesses Customers)

<table>
<thead>
<tr>
<th>S/No</th>
<th>Name of Bank/Organisation (Including Access Bank)</th>
<th>Type of Facility (Including Credit Cards)</th>
<th>Repayment Amt</th>
<th>Repayment frequency (monthly, Quarterly, Yearly)</th>
<th>Current Outstanding Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Annual Income (N)  
Monthly Income (N)  

Declarations

You make the following declarations to us:

The Loan is governed by this application form, and the Terms and conditions attached hereto. The acceptance of your application for a loan shall be at the discretion of the Bank and we shall not be obliged to furnish reasons to you should your application not be accepted. If we accept your application, we will let you know in writing.

1. I/we am/are at least 21 years of age
2. I/we confirm that all the details given in this application are true and complete and I/we understand that these will be used to form the basis of any facility offered.
3. I/we authorise you to conduct any enquiry you consider necessary and appropriate for the purpose of evaluating this application from my/our employer, if any and from any other source to which you may apply including a credit search with one or more credit reference agencies, and confirm that I/we am/are not currently under administration, sequestration, debt review, or a restructuring order.
4. I/we accept that at any time before any facility offered to me/us is completed, Access Bank may withdraw, revise or cancel such offer.
5. I/we am/are aware that the rate of interest and monthly repayments of any variable rate facility granted may be varied from time to time.
6. I/we undertake to notify the Bank immediately in writing of any situation which materially changes the representation of this application, and I/we understand that the Bank may amend or withdraw any offer previously made.
7. I/we understand that Access Bank will disclose my/our details to any Access Bank’s insurers, auditors, professional advisers or any persons providing services to Access Bank who have agreed to treat my/our personal details as confidential, or if required to do so by law or any relevant regulatory body, as envisaged by this application form or with my/our written consent.
8. I/we acknowledge that Access Bank may at any time transfer Access Bank’s interest in the facility, together with any security I/we give, to any other lender, bank or institution, without first seeking my/our permission and I/we authorize Access Bank to disclose any information which Access Bank holds/possesses about me/us to such entity.
9. I/we hereby authorise the Bank to disclose any and all information in respect of my/our account to the guarantors for as long as the guarantor’s liability of the debt outstands.
10. I/we agree that by taking up all or part of any facility offered by Access Bank on the basis of the information provided on this application form and by signing this form, I/we agree to accept all the conditions set out in Access Bank’s facility offer letter. I/we agree that if I/we receive more than one letter, the letter showing the latest date will be that which applies.
11. I/we understand that the Bank may set off any amounts due under the agreement against any sums owing by me/us to Access Bank (whether jointly or severally) and otherwise combine and consolidate all or any of my/our accounts with Access Bank at any branch of the Bank and whether current, deposit, loan or any other nature and whether accounts in my/our name or jointly with others and whether in any other currency. Any currency conversions required to be effected by Access Bank in pursuant to this right shall be effected in accordance with the usual practice of the Bank.
12. I/we have personally completed this application form, or if completed by someone else, have read and checked every answer and I/we have appended my/our signature fully understanding the implications of the wordings and terms so contained.
13. I/we commit that this facility shall not be utilized for any acts of terrorism or other related acts.

I/we hereby confirm my/our application for the above facility and certify that all information provided by me/us above and attached thereto is correct and complete. The facility shall not be utilized for any act of terrorism or other illegal or prohibited acts.
I/we authorize you to make any enquiry you consider necessary and appropriate for the purpose of evaluating this application.

SECTION B - EMPLOYEE INTRODUCTION FORM (Individual Customers)

Part 1: Employee Information (To be completed by employee)

Job Title
Employee’s Name
Staff ID No.
Office E-mail
Office Address
Job Position
Length of Employment
Date of Employment (DD MM YYYY)
Confirmed Status:  
Confirmed  
Probation
Annual Income (N)
Monthly Income (N)

Signature of Applicant

Date (DD MM YYYY)

Affix Stamp Here

1. Name of Signatory

Signature of Applicant

Date (DD MM YYYY)

2. Name of Signatory

Signature of Applicant

Date (DD MM YYYY)

(For Additional Signatory)
Part 2: Employer Verification (To be completed by employer)

In consideration of a loan facility request by our employee to Access Bank Plc, we hereby confirm that the above named is an employee of our organization and all information provided by him/her above is correct.

<table>
<thead>
<tr>
<th>Name of Employer</th>
<th>Address of Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Name  
**Designation**  
**Authorized Signatory**  
**Date** (DD MM YYYY)

2. Name  
**Designation**  
**Authorized Signatory**  
**Date** (DD MM YYYY)

SECTION C - DOMICILIATION AGREEMENT (Individual Customers - Optional)

Part 1: Employee Authorization (To be completed by employee)

I hereby certify that the above information given by me is correct to the best of my knowledge and irrevocably undertake, covenant and agree that my employer should domicile my salary and allowances to Access Bank Plc. This undertaking shall be a continuing and irrevocable obligation and shall not be withdrawn by me until my obligations, indebtedness or liabilities to the bank have been fully settled, as evidenced by the written consent/confirmation of Access Bank.

**Authorized Signatory**  
**Date** (DD MM YYYY)

Part 2: Employer Undertaking (To be completed by employer)

In consideration of a loan facility request by our employee to Access Bank PLC, we hereby confirm that all information provided by the applicant above is true. We undertake and covenant to domicile his / her salaries and allowances to Access Bank Plc. This undertaking shall be a continuing and irrevocable obligation and shall not be withdrawn by us until the said borrower’s obligations, indebtedness or liabilities to you have been fully settled, as evidenced by the written consent / confirmation of Access Bank.

<table>
<thead>
<tr>
<th>Name of Employer</th>
<th>Address of Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

1. Name  
**Designation**  
**Authorized Signatory**  
**Date** (DD MM YYYY)

2. Name  
**Designation**  
**Authorized Signatory**  
**Date** (DD MM YYYY)

Bank Use Only

<table>
<thead>
<tr>
<th>Type of Facility</th>
<th>New Facility</th>
<th>Renewal</th>
<th>Top Up Personal Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Contract Ref of previous facility (if renewal)**

<table>
<thead>
<tr>
<th>Name</th>
<th>Date (DD/MM/YYYY)</th>
<th>Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Verified by Acct Officer**  
**Confirmed by BM**
CUSTOMER INFORMATION

Name: 

Account Number: 

Telephone Number: 

EMPLOYER’S SECTOR (For Individual Customers)

Please tick as appropriate

- Agriculture, Forestry & Fishing
- Professional and Consultancy Services
- Manufacturing
- Education
- Construction
- Health Services
- General Commerce / Trading
- Arts, Entertainment & Recreation
- Transportation & Logistics
- Religious Institutions / NGOs
- Information & Communication/ Telecom
- Power & Energy
- Finance & Insurance
- Oil & Gas
- Real Estate Activities
- Government / Parastatals

BUSINESS DESCRIPTION (for Emerging Businesses Customers)

Please give us a brief description of your business in the space provided below;

Signed by customer:

Name: ____________________________________________ Signature: ___________________________ Date: ____________
### Checklist for Consumer Loans (Account Officer’s use only)

<table>
<thead>
<tr>
<th>SN</th>
<th>REQUIRED DOCUMENTS</th>
<th>SALARIED CUSTOMERS</th>
<th>BUSINESS OWNERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Valid means of ID (Driver’s license, Int’l passport, National ID, Voter’s card)</td>
<td>Yes</td>
<td>NA</td>
</tr>
<tr>
<td>2</td>
<td>Staff ID card</td>
<td>Yes</td>
<td>NA</td>
</tr>
<tr>
<td>3</td>
<td>Letter of introduction/ confirmation/ last promotion</td>
<td>Yes</td>
<td>NA</td>
</tr>
<tr>
<td>4</td>
<td>Letter of salary domiciliation/ domiciliation of receivables</td>
<td>Yes</td>
<td>NA</td>
</tr>
<tr>
<td>5</td>
<td>Pro forma invoice made out to Access Bank/Customer (in cases of Vehicle Finance or Asset Lease)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Last 12 months Account statement (If customer’s salary or business proceeds domiciliation is &lt; 6months)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>7</td>
<td>Board resolution authorizing loan application (If a Limited Liability Company) or a request letter (if a Business Name)</td>
<td>NA</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>Certificate of incorporation or business registration certificate</td>
<td>NA</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Checklist for EB Loans (Account Officer’s use only)

<table>
<thead>
<tr>
<th>SN</th>
<th>EB LOAN REQUIREMENTS</th>
<th>FOR BUSINESS OWNERS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>EB SCHOOL LOAN</strong></td>
<td><strong>MEDILOAN</strong></td>
</tr>
<tr>
<td>1</td>
<td>Duly filled Retail lending Application Form</td>
<td>Yes</td>
</tr>
<tr>
<td>2</td>
<td>Customer valid ID card, Certificate of Incorporation, CAC 2 and CAC7, MEMART docs.</td>
<td>Yes</td>
</tr>
<tr>
<td>3</td>
<td>CRMB Check report within the last 3 months</td>
<td>Yes</td>
</tr>
<tr>
<td>4</td>
<td>CAC corporate search</td>
<td>Yes</td>
</tr>
<tr>
<td>5</td>
<td>Site visit, Home visit and Area Review Resolution forms</td>
<td>Yes</td>
</tr>
<tr>
<td>6</td>
<td>Insurance (Credit Life Insurance, Fire/Burglary, Plant All-Risk and other insurance as applicable)</td>
<td>Yes</td>
</tr>
<tr>
<td>7</td>
<td>Proforma Invoice (Required for Fixed Asset Finance Only)</td>
<td>Yes</td>
</tr>
<tr>
<td>8</td>
<td>Equity Contribution (required for fixed asset finance only)</td>
<td>Yes</td>
</tr>
<tr>
<td>9</td>
<td>Shop allocation paper/property search report (for facilities to be secured with shop/legal mortgage only)</td>
<td>where required</td>
</tr>
<tr>
<td>10</td>
<td>Purchase receipts of the collateral assets (for facilities to be secured with fixed assets only)</td>
<td>where required</td>
</tr>
<tr>
<td>11</td>
<td>Asset forfeiture agreement (for facilities to be secured with fixed assets only)</td>
<td>where required</td>
</tr>
<tr>
<td>12</td>
<td>Approval certificate from NAFDAC (for manufacturers of food items, packaged drinks &amp; water)</td>
<td>N/A</td>
</tr>
<tr>
<td>13</td>
<td>Current registration of the chief operations/engineering officer by COREN or the association of Consulting Engineers of Nigeria (ACEN) (for SMEs in Engineering)</td>
<td>N/A</td>
</tr>
<tr>
<td>14</td>
<td>Collateral options - legal mortgage, fixed charge on assets, floating charge on stock (for renewals), transfer of ownership of shop</td>
<td>where required</td>
</tr>
</tbody>
</table>
**Checklist for EB Loans (Account Officer’s use only)**

<table>
<thead>
<tr>
<th>SN</th>
<th>EB LOAN REQUIREMENTS</th>
<th>EB SCHOOL LOAN</th>
<th>MEDILOAN</th>
<th>EB ASSET LEASE</th>
<th>EB CASHFLOW</th>
<th>HOSPITALITY LOAN</th>
<th>OTHER GENERIC EB LOANS</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>Completed Application Form (MCF Health intake form)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>16</td>
<td>MCF SafeCare Expert Opinion Report (For Mediloans)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>17</td>
<td>Bank statement [ &gt; 3months but &lt;12 months can be augmented by other bank’s statement]</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>18</td>
<td>Financial documentation to be provided</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>19</td>
<td>1 board member must be a Medical Practitioner</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>20</td>
<td>Persons requesting for loan and operating it must be a licensed practitioner.</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>21</td>
<td>Accreditation &amp; practice license (only PCN where Practice License is for a Pharmacy and Medical &amp; Dental Council of Nigeria - MDCN where it is a Hospital)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>22</td>
<td>Most recent Annual license to practice issued by Pharmaceutical Council of Nigeria to the resident pharmacist (for pharmaceutical companies)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>23</td>
<td>Most recent Certificate of registration for retention of business premises issued by Pharmaceutical Council of Nigeria (for pharmaceutical companies only)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>24</td>
<td>Qualifying certificate of the chief medical officer (for hospitals/medical centres only)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>25</td>
<td>Approval by the Medical and Dental Council of Nigeria (for hospitals/medical centres only) - Approval from the State Ministry of Health can suffice (for Hospitals only)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>26</td>
<td>Annual license to practice as a laboratory scientist by medical laboratory science council of Nigeria. (for medical laboratories only)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>27</td>
<td>State Government approval/accreditation to run medical laboratory (for medical laboratories only)</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>28</td>
<td>Evidence of Government License/Approval of school/Letter of accreditation by the state ministry of education (for schools only)</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>29</td>
<td>School Memorandum and Articles of Association (MEMART)</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>30</td>
<td>Certificate of registration/incorporation showing that the school is registered as a business entity (for schools only)</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>31</td>
<td>School must be onboarded and active on the Collection platform before disbursement</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>32</td>
<td>School must service at least 50 pupils/students</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>33</td>
<td>School must be a private school (Public schools do not qualify)</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>34</td>
<td>Valuation on the Business Physical Assets</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>35</td>
<td>Cashflow Initial Interview Form &amp; Loan Review template (where facility is a Cashflow Loan)</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>36</td>
<td>Flexible Collateral Options - stock, bill of sale, post-dated cheques, fixed charge on assets</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>Yes</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>