CONFIDENTIAL

HACO NON WDT SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED LOAN APPLICATION & LOAN AGREEMENT FORM

Loan	No	
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Α.	PERSONAL INFORMATION						
	1. Member's Name	8. Present Gross Income per month Ksh					
	2. Member's Permanent Address	9. Loans guaranteed to other members Ksh					
	3. Mobile No.	10.Position in Employment					
	4. Employers Payroll Number						
	5. SACCO Membership Number	Contract/Pension 12. Position in Society - Committee/Member/Officer/ Employer/Other - specify					
	6. Work Station						
	7. Employer and Mailing Address	13. ID No					
		14.Bank Account No					
в.	15. Bank Name	16.Bank Branch					
	I hereby apply for a loan Ksh (amount in						
	Words) for a period of						
	Months to be paid in Installments of Ksheach month, commencing on						
	-	Insurance Ksh Total Ksh					
		Dated OR Cash Ksh					
с.	PURPOSE FOR WHICH LOAN IS APPLIEI	D					
D.	LOAN PRODUCT TYPE:						
E.	I request the society to offset my outstanding						
F.	SECURITY WHICH I OFFER FOR THE LO	DAN IS:					
	1. SHARES&SALARY 2. TERMINAL	DUES 3.GUARANTEES 4					
G.	I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and agree to abide by the by- laws of the society, the loan policy and any variations by the Credit Committee in respect of Section B above. I hereby authorize the necessary deductions, including 1.25 per cent interest monthly and insurance premium as required, to be made from my salary as repayment for this loan.						
Н.	By signing this form, you give us information with Credit Referen	s authority to reference on you and share nce Bureau.					
		DATE					
	WITNESS NAME	SIGNATURE					
	ADDRESS PAYROLL NO						

NB: GIVING WRONG INFORMATION WILL DELAY YOUR APPLICATION APPROVAL

I. REPAYMENT GUARANTEE

We, the undersigned, hereby accept jointly and severally, liability for the repayment of the loan in the event of the borrower's default. We understand that the amount in default may be recovered by an offset against our shares in the Society or by attachment of our property or salary and that we shall not be eligible for loans unless the amount in default has been cleared in full. **GUARANTORS**

Payro ll No.	Name	Shares Ksh.	Loans Ksh.	Amount Guaranteei Words	ng Guarantor s Signature	Verified By: (Official)			
						-			
Shares _	es X 3 = Minus Loans Minus Outstanding Guarantees								
Minus l	Loan Applied	=		Ksh. Result must b	be more than zero				
J.	FOR OFFICIAL USE ONLY								
	Total sharestotal loan outstanding Ksh								
	Frequency of loans during the year Amount currently requested Ksh								
	New total loans will be Ksh								
	Eligibility calculation: Shares Ksh x 3 = Ksh								
	Members present net monthly income Ksh x 0.66 = Ksh Total new monthly payment to society including new loans will be as follows: I. Monthly Share/Contribution								
	 ii. Interest on Loan(s) iii. Principal Repayments IV. Insurance Repayments 								
	the guarantors cover the loan amount (yes/no).								
	I certify that the application is/is not within the rules of the Society. If not, say why								
-	CHECKED BY:								
	CREDIT OFFICER		— DAT	ГЕ ———					
	APPROVAL:								
	MANAGER:		DAT	Е	Official Stamp				
	CHAIRMAN/LOANS COMMT.		DAT	Е					