



MZIMA SPRINGS NWDT SACCO

— Your Personal Anchor —

LOAN APPLICATION FORM- CHECK OFF MEMBER

DATE OF APPLICATION	
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PERSONAL CHECK LIST

Stamped and signed by accounts department	
Stamped and signed by human resource department	

**Please complete this form in block letters, also note incomplete forms will be returned unconsidered. The filled form should not have any alterations or erasures.*

1. PERSONAL DETAILS

NAME	
EMPLOYER	
YEARS WITH EMPLOYER	
MOBILE NUMBER	
EMAIL ADDRESS	
PHYSICAL LOCATION	

2. LOAN TYPE

NORMAL		EMERGENCY		SCHOOL FEES		SALARY ADVANCE	
NORMAL OFF-SET		EMERGENCY OFF-SET		KARIBU LOAN		STUDENT LOAN	
OUTSIDE PAYROLL						OUTSIDE PAYROLL OFF-SET	
REPAYMENT PERIOD							
PURPOSE OF THE LOAN							

3. AMOUNT APPLIED (In figures): Ksh..... (In words)

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4. MODE OF PAYMENT

CHECK- OFF		DIRECT DEBIT	
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5. DISBURSMENT MODE: BANK

*I am authorizing your office to transfer my loan amount to the following Bank (*Funds will be net of bank charges and loan balances being offset and other incidental costs*) RTGS (at a fee of Kes.600) EFT (at a fee of Kes.120)

ACCOUNT NAME		BANK	
BRANCH		ACCOUNT NO	

6. LOAN GUARANTEE (*Read and understand before signing*)

I/We, the undersigned acting as guarantors for the loan requested on page 2 of this application form understand and agree jointly and severally that all deposits with Mzima Springs NWDT Sacco Ltd, owned by me/us-are hereby pledged as security for the said loan. In case of default in repayment by the loanee, the management is hereby authorized to deduct any balance interest and cost appertaining to the loan from the securities hereby pledged. Our details are as provided:



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Complete this part in block capitals: Guarantors' name should be written in full.

MEMBER NO.	MEMBER NAME	AMOUNT GUARANTEED	SIGNATURE	DATE

7. TERMS AND CONDITIONS

A member will be required to maintain a monthly deposit contribution depending on loan applied for as shown below:

Loan Amount	Loan repayment up to 72 Months Minimum Contributions (Ksh)
up to 500,000	1,500.00
500,0001 - 1,000,000	2,000.00
1,000,001 - 1,500,000	3,000.00
1,500,001 - 2,000,000	4,000.00
2,000,001 - 2,500,000	5,000.00
2,500001 - 3,000,001	6,000.00
3,500,000 - 5,000,000	8,000.00

8. MEMBER DECLARATION

I hereby declare that the foregoing is true to the best of my knowledge and belief and I agree to abide by the laws of the society, the credit policy and any variations by the board in respect to above sections.

Applicant:

Name..... Signature..... Date:

Witnessed by:

NameSignatureMembership No/ ID No.

9. ACCOUNTS DEPARTMENT (Payroll section should be stamped and signed)

APPLICANTS NAME	
TYPE OF LOAN APPLIED	
AMOUNT APPLIED	
QUALIFIES	
DOES NOT QUALIFY	

10.HUMAN REROUCE DEPARTMENT

APPLICANTS NAME	
PERMANENT EMPLOYEE	
ON CONTRACT	
DATE OF CONTRACT EXPIRY	