



## LOAN APPLICATION FORM

DATE:...../...../.....

The following documents should be attached as appropriate:

- Latest Pay Slip
- Copy of Contract Document

### APPLICANTS PERSONAL DETAILS

First Name: \_\_\_\_\_ Surname: \_\_\_\_\_  
 Home Village: \_\_\_\_\_ T/A: \_\_\_\_\_ District: \_\_\_\_\_  
 Email: \_\_\_\_\_ Phone Number: \_\_\_\_\_  
 Gender Male  Female  Physical Residential Area : \_\_\_\_\_  
 ID Number : \_\_\_\_\_

### EMPLOYMENT AND INCOME DETAILS

Name of Agency: \_\_\_\_\_ Position: \_\_\_\_\_  
 Source of Income: Employment  Business  Other (Specify) : \_\_\_\_\_  
 Gross Income: MWK \_\_\_\_\_ Net Income: MWK \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

### LOAN DETAILS AND PRODUCTS AVAILABLE

Investment Pack  Agri Input  Agri Pack  Ad hock Pack  Events Pack  Insurance Pack  Covid Pack  Instant Pack  Soft Pack  Refinance

Loan Amount: MWK \_\_\_\_\_ Repayment Period: \_\_\_\_\_  
 Monthly Deduction: MWK \_\_\_\_\_ Other Collateral: \_\_\_\_\_

### WITNESS / GUARANTOR INFORMATION

Guarantor Name: _____  Relationship _____  Signature _____ Date ____/____/____	Witness Name: _____  Signature: _____  Date: ____/____/____
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### REPAYMENT GUARANTEE

We the undersigned, in consideration of granting the above loan or any lesser amount that may be approved, hereby accept jointly and severally liability for repayment including interest and costs pertaining to the loan in the event of the borrower's default. We understand that the amounts in default may be recovered by an offset against our deposits in the society or by attachment of our property, salary and other benefits (as the society may in its absolute discretion elect) equivalent to the amounts we signed as guarantee.

Collateral Details- Title Deed					Official use
Title Number	Registered owner		Market value	Mortgage value	Approved/rejected
Collateral Details- Motor Vehicle					Official use
Reg. No	Type/Make	Chassis/Engine No.	YOM	Market Value	Forced Sale Value

**LOAN AGREEMENT DECLARATION**

I \_\_\_\_\_ hereby declare that the foregoing particulars are true to the best of my knowledge and belief and I agree to abide by the By-laws of the SACCO, the Credit policy and any variations by the board in respect to the above sections. In the event of leaving my employment with..... (herein referred to as the organisation) I hereby authorize the organisation to first apply my terminal benefits / Collateral pledged to offset, as far as possible, any outstanding obligations to UN SACCO Ltd, before paying the balance if any, to me.

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

**FOR OFFICIAL USE:**

**FINANCIAL INFORMATION / CURRENT LEDGER BALANCES**

Shares: MWK.....	Deposits: MWK.....	Loans: MWK.....
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**FOR CREDIT COMMITTEE USE:**

Loan Amount Applied: MWK.....	Loan Amount Approved: MWK.....	Date of Approval: ...../...../.....
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Reason for Denial or Partial Approval .....

Name: \_\_\_\_\_ Position: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Name: \_\_\_\_\_ Position: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_  
 Name: \_\_\_\_\_ Position: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**BANK TRANSFER DETAILS**

<b>ACCOUNT NAME</b>													
<b>BANK NAME</b>													
<b>ACCOUNT NUMBER</b>													
<b>BRANCH</b>													

UN SACCO shall not be held liable for any payments made to wrong Bank Account and all charges upon making transfers shall be levied upon the SACCO member.

SACCO Member's Signature: \_\_\_\_\_

