



KEWISCO SACCO SOCIETY LIMITED
WEST-END PLACE BUILDING, OFF LANGATA ROAD, P. O. BOX 4491-00200 Nairobi.
TEL. (254-020) 6000671, 6006337, 0724-253569, 0739-253569, FAX 6006339
Email: Info@kewiscosacco.org, loans@kewiscosacco.org

LOAN APPLICATION AND AGREEMENT FORM

NOTE (LATEST ORIGINAL PAY SLIP AND A COPY OF NATIONAL ID CARD MUST BE ATTACHED)

PART A: PERSONAL INFORMATION

- 1. NAMES IN FULL (as it appears on the ID. Card)
2. POSTAL ADDRESS CODE TOWN
3. MOBILE NO. EMAIL ADDRESS
4. PAYROLL NUMBER ID/NO EMPLOYER
5. MEMBER NUMBER WORK STATION DATE OF BIRTH
6. TERMS OF SERVICE (e.g. Permanent & Pensionable/Temporary Contract/Casual etc.)
7. POSITION IN SOCIETY (Committee/ Delegate/Member/ Staff/Others)
8. NAME BANK BRANCH A/CC.NO

PART B: LOAN APPLICATION AND REPAYMENT

1. AGREEMENT

I Hereby apply for a loan of Ksh (Amount in Words)
repayable in Months (period).

2. TYPE OF LOAN APPLIED (Tick as appropriate)

SHORT TERM LOANS

- Emergency Loan, School fees Loan, Okolea Loan, Instant/HapoHapo Loan, Mapokezi Loan, Angel Loan, Asset Finance Loan, Masomo Loan, Angel Loan, Mkombozi Loan, Other

LONG TERM LOANS

- Development 1, Development 2, Development Reloaded 1, Development Reloaded 2, Super Saver Loan, Platinum Loan, Senior citizen, Deposit (Share) Boost, Others

PART C: PURPOSE FOR WHICH THE LOAN IS APPLIED

Note: state the use of the loan with exact amount for each use

- 1. Kshs.
2. Kshs.

PART D. LOANSECURITY (Tick appropriate)

- Salary, Deposits, Guarantors, Terminal Benefits (excluding Pension), Others (Specify)

Loan repayment can be done via Paybill No 902250, cooperative bank account 01120001899200 or KCB account 1183115369

PART E: DECLARATION

I hereby declare that the foregoing particulars are true to the best of my knowledge and belief and do agree to abide by the bylaws of the society, the loan policy, and any variations by the Management Board, in respect of section B above. I hereby authorize the necessary deductions, including monthly interest to be made from my salary as repayment for this loan.

NOTE: ANY DEFAULT WILL BE REPORTED TO A CREDIT REFERENCE BUREAU.

Signature Date



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**PART F: REPAYMENT GUARANTEE**

We, the undersigned, hereby accept jointly and severally, liability for the repayment of the loan in 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 shall not be eligible for loans unless the amount in default has been cleared in full. We also authorize our employer(s) to recover the defaulted loan from our monthly salary.

Minimum guarantors of **short-term loans** are **TWO** and **FOUR** for **long-term Loans**. **DO NOT GUARANTEE MORE THAN SIX TIMES YOUR DEPOSITS.**

EST/EMPL OYER NO.	TEL. NO.	NAME	Amount guaranteed in Words	Amount in Figures	ID No	SIGNATURE

Guarantorship confirmed by .....

**PART G: COMMENTS BY THE EMPLOYER**

The applicant is employed by..... in..... Station.....

Subject to rules and loan policy of the society, I support the application and will inform the society should the employee be transferred or discharged from the organization. The Employees retires/contacts ends on...../...../.....

Name..... Employer's Sign..... Official Stamp.....

**PART H: TECHNICAL COMMITTEE REMARKS.**

This loan application should be accepted/rejected for the amount of Kshs..... at interest rate of .....%per month and repayable in..... months. The loan application is rejected or amount requested reduced for reasons; .....

- i. Name..... Designation..... Signature..... Date.....
- ii. Name..... Designation..... Signature..... Date.....
- iii. Name..... Designation..... Signature..... Date.....

**PART I: CREDIT COMMITTEE**

We have today examined the above loan application in conjunction with the above remarks and have decided as follows:

- a) Loan amount approved Ksh.....recoverable in..... months.
- b) Approved Yes  No
- c) Deferred/Rejected for the following reason .....
- d) Chair .....Secretary..... Member..... Date.....

**PART J: DISPATCH OF CHEQUES/CASH /MPESA PAYMENT**

Mode of payment.....

Signature..... Date.....