Confidential

KEWISCO REGULATED NON WDT SAVINGS AND CREDIT CO-OPERATIVE SOCIETY LIMITED

P.O. BOX 4491 – 00200 NAIROBI **TELEPHONE: 0111 120600/1/2/3/4/5/6 WHATSAPP: 0777-253569**

Email:info@kewiscosacco.org,ceo@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)

A.PERSONAL INFORMATION

1. NAMES IN FULL (as it appears on the ID. Card) .....
2. MOBILE NO……EMAIL ADDRESS……
3. RESIDENCE……POSTAL 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.)

B. AGREEMENT

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

C. TYPE OF LOAN APPLIED (Tick as appropriate)

SHORT TERM LOANS

Emergency Loan	Mapokezi Loan	Mkombozi Loan
School fees Loan	Angel Loan	Masomo loan
Instant/Hapo Hapo Loan	Asset Finance Loan	Other……

LONG TERM LOANS

Development 1	Development Reloaded 2	Senior citizen
Development 2	Super Saver Loan	Super shareholder
Development Reloaded 1	Platinum Loan	Others ……

D. PURPOSE FOR WHICH THE LOAN IS APPLIED

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

1. ..... Kshs. .....
2. ..... Kshs. .....
3. ..... Kshs. .....

E. LOAN SECURITY (Tick appropriate)

Salary	Terminal Benefits (excluding Pension)
Deposits	Others (Specify) .....
Guarantors	Collateral

Loan repayment can be done via Paybill No 902250, cooperative bank account- 01120001899200 Langata Branch or KCB account 1183115369 Moi Avenue Branch

F. DECLARATION, CONSENT & DATA PROTECTION

I hereby declare that the foregoing particulars are true to the best of my knowledge and belief, and I agree to abide by the bylaws of the Society, the Loan Policy, and any variations made by the Management Board. I undertake to repay the loan in full.

In case of default, I authorize the Sacco to set off the loan from all monies I am entitled to, including deposits, dividends, savings, or properties not declared herewith, and to list me with the Credit Reference Bureau (CRB). I further consent to the Sacco sharing my details with third parties, where lawfully required, to facilitate full loan recovery plus any related costs.

In compliance with the **Data Protection Act, 2019**, I consent to the collection, storage, processing, and sharing of my personal data by the Sacco strictly for purposes related to membership management, loan processing, regulatory compliance, and recovery of outstanding obligations. I acknowledge that my data will be handled in accordance with the Sacco's Data Privacy Policy and may be disclosed to regulators, CRB, service providers, or recovery agencies where necessary.

I further consent to receive official communication from the Sacco via SMS, email, WhatsApp, or other approved channels regarding my membership and loan obligations.

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I wish my loan to be paid this loan through:

a) MPESA NO ……..

b) BANK NAME……BRANCH……A/CC.NO……

c) Others……

G: REPAYMENT GUARANTEE

I/We, the undersigned, hereby accept **jointly and severally, liability for the repayment of the loan** including interest and costs to the aforementioned loan of Ksh…… *(Amount in words*) …….. …… in event of the borrower's default. I understand that the amount in default may be recovered from my salary, deposits in the Sacco or by attachment of my property. I also authorize my employer to recover the defaulted loan from my monthly salary.

EMPLOYEE NO.	TEL. NO.	NAME	Amount guaranteed in Words	Amount in Figures	ID No	SIGNATURE

Guarantees confirmed by _____ Date _____

H: 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 Sacco should the employee be transferred or discharged from the organization. The Employee retires/contacts ends on…./……/…..

Name……Employer's Sign……Official Stamp……Date……

I: MEMBER SIGNATURE

NAME……SIGNATURE……Date……

FOR OFFICIAL USE ONLY

J: 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……..

K: CREDIT COMMITTEE

We have examined the above loan application, taken into account the remarks and agreed 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 ……