



Date: _____ (dd/mm/yyyy)

Full Name: _____ Coy or Member No: _____

I.D/Passport No: _____ Date of Birth: _____

Phone No: _____ Email: _____

Address: _____ Postal Code: _____ Town: _____

LOAN APPLICATION DETAILS

Loan amount applied (Figures): _____

Figure in words: _____

Total Sacco savings (Ksh): _____

Purpose of the Loan: _____

Applicants Signature: _____ Date: dd / mm / yyyy

EMPLOYMENT DETAILS

Name of Employer: _____ Date Employed: _____

Terms of Employment Permanent Contract Casual

If on contract, specify contract period: _____ Expiry date: _____

Contract terms: Renewable Not renewable

SECURITY INFORMATION

In case of default in repayment as herein agreed, the entire loan balance becomes immediately due and repayable to Tembo Sacco. I hereby pledge all my paid up shares and deposits that I have or thereafter may have in the Tembo Sacco, Tembo Investment Co-operative and Tembo Ventures Housing Co-operative as security and I authorise the Tembo Sacco to apply such towards loan principle repayment, interest costs and other recovery expenses.

DISCLAIMER

I confirm that I have authorized Tembo Sacco Society Ltd to access my credit profile and that this profile can be delivered to their e-mail/postal address indicated herein and hereby authorize the Credit Reference Bureaus as may from time to time be identified by the Board of Directors, to mail/deliver/send my credit report to the e-mail/postal address indicated above. I release the identified CRB, their officers, employees and agents from all claims, actions or proceedings of whatsoever nature and howsoever arising, suffered or incurred in connection with the CRB sending/delivering/ mailing my credit report to the Sacco.

Signature of the Loan Applicant _____ Date: _____

FOR OFFICIAL USE ONLY

Total Savings	Other Loans	Gross Pay	Deductions	Net Salary

Available (2/3)	Amount Recommended

LOANS OFFICER:	CREDIT MANAGER:	CEO/FM:

CREDIT COMMITTEE

Status (Approved / Rejected)	Amount Approved	Repayment Period	Remarks

CHAIRMAN:	SECRETARY:	MEMBER:

TERMS AND CONDITIONS

1. All the information required must be completed for an application to be processed. The applicant must ensure that the information provided is true to the best of his/her knowledge and belief.
2. All loans should be repaid within the specified period failure to which the society will take appropriate measures in the recovery process at its disposal and all costs of recovery will be transferred to the member.
3. The board of directors reserve the right to obtain any information from the applicant that it may deem necessary for loan processing.

Loan Type	Repayment Period	Multiplier
Jienjoy Loan	1	12%