

LOAN APPLICATION FORM

Attach Passport

Requirements:

1. Passport size photograph
2. Valid membership

I hereby make an application for a loan and agree to conform to the co-operative by-laws and any amendment thereof.

SECTION 1: APPLICANTS PERSONAL INFORMATION

FULL NAME: Mr/Mrs/Miss/Dr/. _____

DATE OF BIRTH /REG. _____ GENDER: _____

NATIONALITY: _____ COUNTY: _____

ID/PASSPORT/REG NO: _____ TEL NO: _____

POSTAL ADDRESS: _____ MEMBER NO: _____

LOCATION _____

SECTION 2: LOAN DETAILS – Tick appropriately

Development Loan		Emergency Loan		Chap Chap Loan	
Business Loan		School Fees Loan		Mobile / Laptop Loan	
Land / Plot Loan		Asset Loan		Holiday Loan	
Construction		Furniture Loan		Shares Loan	
Purpose					
Amount Applied				Repayment Period (months)	
Amount (in words)					
Purpose					
Pending Loans	Institution	Amount	Balance		
1.					
2.					
3.					

SECTION 3: SECURITY OFFERED

- i) All my shares, deposits and any other credit held in my favor by Empawa Sacco Ltd
- ii) Domestic Chattels
- iii) Guarantors
- iv) Salary
- v) Vehicles / Car / Motorbike /Plot / Land

SECTION 4: REFEREES

Provide a list of 3 referees who are personally known to the loanee. Notes: The referees can be contacted during appraisal and term of the loan if need arises.

Full Names	Relationship to the Member	ID / Passport No	Home Address	Mobile No

SECTION 5: GUARANTORS

We, the undersigned, acting as guarantors for the above loan requested, understand and agree that our Savings in Empawa Sacco Society Ltd, **Personal and Business Assets**, are hereby pledged as security for the said loan or such part of it as may be granted. We further instruct Empawa Sacco Society LTD to share our details with credit reference bureau for listing as co-borrowers. We remain jointly and severally liable until full loan is repaid. We abide by co-operative bylaws and any amendment thereof.

Full Names	ID / Passport No	Amount	Mobile No	Signature

SECTION 6: DECLARATION

I _____ declare all the information given herein is true and I shall abide by all terms and conditions laid down by the Sacco. I declare that the statements herein are true to the best of my knowledge. I further undertake to abide by any alteration on the loan amount and the terms and conditions of repayment. (Note: Giving false information is an offence under the laws of Kenya)

I am aware, accept and authorize Empawa Sacco Ltd to forward my repayment history for both performing and non performing loans to the authorised credit reference bureaus for listing.

APPLICANTS SIGNATURE: _____ DATE: _____

WITNESS NAME/SPOUSE: _____ SIGN: _____

ID NO: _____ DATE: _____

FOR OFFICIAL USE ONLY

We have checked and confirmed that all the information given is correct as per the documentation provided.

SKETCH MAP: _____

RECOMMENDATION: _____

APPRAISED BY: _____

SIGNATURE & DATE: _____

APPROVED BY: _____

SIGNATURE & DATE: _____

DOMESTIC CHATTELS LIST

ITEM	DESCRIPTION / MODEL	ESTIMATED PRICE

Signature: _____

Date: _____

ACCEPTANCE

Iof P.O. Box _____ hereby acknowledge that I/We have read, understood and accepted the terms and conditions of the above Letter and attached Conditions and Our intention to be bound by the said terms and conditions.

SIGNED

Signature: _____

Date: _____

In the presence of:

Advocate

I an Advocate of the High Court of Kenya who witnessed the execution of this Letter CERTIFY that the above-named Borrower appeared before me on the day of 20.... and being known to me/ being identified to me by) acknowledged the above signature or mark to be his/hers and that he/she had freely and voluntarily executed this instrument and understood its contents.

Advocate's Signature

Local Administrator

I Chief/Assistant Chief of Location/Sublocation confirm that the above named resides in area under my jurisdiction.

Date:: Telephone:

Official Signature & Stamp