



UNIVISION SACCO

— powering dreams —

FOSA LOAN APPLICATION & AGREEMENT FORM.

Loan No.

Type of loan:

- Advance
- Special loan
- Hekima loan
- Super loan
- Prime loan

Interest:

- 2% per month flat rate
- 1.63% per month flat rate
- 2.11% per month flat rate
- 1.82 % per month flat rate
- 1.50% per month flat rate

Repayment Period:

- 5 Months
- 12 Months
- 36 Months
- 24 Months
- 18 Months

Attach a copy of your ID card and current pay slip.

Name:	Payroll No:
Employer.....	M/No.....
Station of work	ID No.....
Terms of employment:	ACC No.....
.Current Address:	MOBILE No.....

Amount Applied Kshs (in figures) (In words)

.....Period (Months) Purpose for loan

LOAN OFFSETTING: Do hereby authorize the society to offset my outstanding loan balance(s) and recover the same plus the relevant commission(s) from the proceeds of fresh loan.

Loans to offset (**Tick**) School fees Emergency Super Prime Hekima Special

Advance M-Pata Others (specify)

I hereby declare that the forgoing particulars are true to the best of my knowledge and belief and agree to abide by the laws of the society and the credit policy.

CONSENT TO SHARE INFORMATION

I _____ willingly grant consent to UNIVISION DT SACCO SOCIETY LTD, to use any information that it may obtain about me in regards to this loan application in an appropriate manner as permitted by the society's by-laws and other related laws of Kenya. UNIVISION DT SACCO SOCIETY LTD may also lawfully access my credit profile from credit reference bureau and share my information to credit reference bureau , guarantors, debt recovering agencies, investigating agencies and law firms with a view to recovering any debt due to the society from myself .

Witness Name:.....M/No:.....ID NO:.....

Sign:.....Date:.....

Applicant Signature:.....Date:.....

GUARANTOR INFORMATION

Guarantors are strongly advised to carefully read all the information provided in this form by the applicant, terms and conditions contained herein, so as to understand the full implications of signing this part.

In consideration of the society granting the whole of the above loan or any lesser amount may be approved, the undersigned hereby accept jointly and severally liability for its repayment in the event of borrowers default. We understand that the amount in default may be recovered by an attachment of salary or savings and that we shall not be eligible for loans unless the amount in default has been cleared in full.

NAME	M/NO	BOSA DEPOSITS	SIGN
		Kshs..... in words.....	
		Kshs..... in words.....	
		Kshs..... in words.....	

NB At least one guarantor.

FOR OFFICIAL USE ONLY:

Members deposits x1 Kshs:

Total loans outstanding Kshs:

Members net salary Kshs:

Total monthly deduction Kshs:

Amount available to service the loan Kshs:

Loan serviceable Kshs:

Recommended loan Kshs:

Appraised by Design Sign Date

Approved by Design Sign Date

Posted by: Design Sign Date

Verified by Design Sign Date.....