

Disclosure of Information

I agree that ORIENT SACCO LIMITED may disclose details relating to this loan facility including my default to any third party including **CREDIT REFERENCE BUREAUS**, if in ORIENT SACCO LIMITED'S opinion such disclosure is necessary for the purposes of evaluating my creditworthiness or any transaction with or credit application made to ORIENT SACCO LIMITED or such third party, maintaining my account with Orient Sacco Limited or for any other lawful purpose.

I have read, understood and agree to abide by all the conditions governing this advance and any future amendments at all times.

Name.....Signature.....

Guarantee & Indemnity Guarantors

We the undersigned have read and understood the conditions for granting the advance to Mr./Mrs..... and herby accept jointly and severally liability for the advance in the event of borrowers default in repayment.

NAME	A/C NO	SHARES DEPOSIT	LOAN BALANCE	AMOUNT GUANTEED	SIGN
TOTAL					

FOR OFFICIAL USE ONLY

a). Average net salary for last six months: Ksh.....

b). Outstanding liabilities Advance Ksh.....loan Ksh.....

c). Recommendation by the Credit Officer

I recommend/do not recommend for an advance of Ksh.....

(In words).....

Accountant's /Officer Signature.....Date.....

Approval by the Manager

Approved/not approved Amounts Ksh.....

(In words).....period... months

Manager's Signature.....Date.....

CREDIT COMMITTEE

Loan Approved Kshs.....recoverable in.....months at% per month

1) Chairman's Signature.....Date.....

2) Member's Signature.....

3) Member's Signature.....

Disbursement

Amount disbursed Ksh.....TO a/c No.....

Cheque No.....Date.....

Name.....Signature.....