



Orient SACCO Ltd.

Section Nine, Thika

P.O. Box 1842-01000 Thika

Tel: +254 712 911 888

Email: info@orientsacco.co.ke / www.orientsacco.co.ke

Customer Friendly Financial Partner

EMERGENCY LOAN

LOAN APPLICATION & LOAN AGREEMENT FORM

YOU MUST ATTACH

- A. PHOTOCOPY OF ID BOTH SIDES
- B. ONE MOST RECENT ORIGINAL PAYSALIP

A. PERSONAL DETAILS

1. Member's name _____
2. Member's address & Tel. No _____
3. County: _____
4. Employment No. _____ 10. Terms of Service: Permanent / Temporary
5. Member Number _____ Contract/Pension (Others).....
6. Work Station: _____
7. Age: _____
8. ID. No: _____
9. Employer: _____

B. LOAN APPLICATION & REPAYMENT

1. (Name) _____ hereby apply for a loan of
Kshs _____ (Amount in words) _____
recoverables in _____ months.

C. PURPOSE FOR WHICH LOAN IS APPLIED

(Incase of several uses of the loan, state the exact amount for each use)

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

D. SECURITY WHICH I OFFER FOR THE LOAN IS:

1. _____ 3. _____
2. _____ 4. _____

E. Applicant's Declaration

In connection with this application and/or maintaining a credit with ORIENT SACCO LIMITED,
I authorize ORIENT SACCO LIMITED to carry out credit checks with or obtain my credit.

Information from a credit reference bureau. In the event of the account going into default. I consent to my name, transaction and default details being forwarded to a credit reference bureau for listing. I acknowledge that this information may be used by banking institutions and other credit grantors in assessing applications for credit by me, associated companies and supplementary account holders and for occasional debt tracing and fraud prevention purposes.

Disclosure of information

- i. I agree that ORIENT SACCO LIMITED may disclose details relating to this loan facility 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 credit worthiness or any transaction with or credit application made to ORIENT SACCO LIMITED or other third party, maintaining my Account with ORIENT SACCO LIMITED or for any other lawful purpose.
- ii. I agree that ORIENT SACCO LIMITED may disclose details relating to this loan facility including details of my default in servicing financial obligations to any third party including credit reference bureaus for the purpose of evaluating my credit worthiness 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:.....Date:.....

F. REPAYMENT GUARANTEE

We the undersigned hereby accept jointly and severally liability for the repayment of the loan in the event of the borrower's default. We understand that the amount in default may be recovered by an offset against our shares in the society or by attachment of our property or salary and that we shall not be eligible for loans unless the amount in default has been cleared if full.

Guarantors

M/No.	Employment No.	Guarantor's Name	Workstation	Shares	Loan	Amount Guaranteed	Signature
TOTAL							

For official use only: **LOANS OFFICE**

- a). Total Shares Kshs. _____
- b). Loan outstanding Kshs. _____
- c). Shares Kshs _____ ×3= _____
- d). Total deductions including payments on Loan requested are Kshs. _____
- e). Amount qualified _____

I certify that the application is / is not within the riles of the society (Signature).....Date.....

Manager's approval Kshs.....(in words).....Sign.....

CREDIT COMMITTEE

Loan Approve Kshs. _____ Recoverable in _____ month at _____ % per month

Cheque No. _____

1) Signature of Chairman _____ Date _____

2) Member's Signature _____

3) Member's Signature _____

DISBURSEMENT

Amount Disbursed.....To A/C NO.....Cheque No.....

Name.....Signature.....Date.....