



**WANANDEGE SAVINGS & CREDIT CO-OPERATIVE SOCIETY LTD**  
**WANANDEGE PLAZA P.O. BOX 19074-00501 EMBAKASI, NAIROBI**  
**Office cell: 0722 208 577 / 0780 208 558**  
**TUSKYS LOAN APPLICATION FORM**

**A. TERMS AND CONDITIONS**

1. A loan applicant **MUST** be an active member of the Society & has contributed deposits consistently for 6 months.
2. The loan is guaranteed by either member's deposits or guarantors' deposits
3. Loan application forms with any alterations shall be **REJECTED**.
4. The application **MUST** be duly filled and supporting documents as Original National ID card or passport, copies of 2 latest pay slips attached
5. The borrower will **NOT** be allowed to suffer deductions including loan repayment in excess of 2/3 of his/her basic salary
6. A member whose outstanding loan is in default shall not be eligible for loan until the arrears is fully repaid.
7. The amount applied shall be the cost of the phone gadget in addition to the appraisal fee of 1% and Insurance fee of 2%
8. The repayment period for the loan is 12months maximum .
9. Interest rate 10% per annum on reducing balance.

**B. APPLICANTS PERSONAL & EMPLOYMENT INFORMATION**

<b>SURNAME:</b>	<b>OTHER NAMES:</b>	
<b>STAFF NUMBER:</b>	<b>MEMBER NUMBER:</b>	
<b>DATE OF BIRTH:</b>	<b>ID NUMBER</b>	<b>KRA PIN:</b>
<b>P.O BOX ADDRESS:</b>	<b>POSTAL CODE:</b>	<b>TOWN:</b>
<b>MOBILE NUMBER:</b>		<b>EMAIL ADDRESS:</b>
<b>EMPLOYER:</b>		
<b>DESIGNATION:</b>		<b>DATE OF EMPLOYMENT:</b>
<b>TERMS OF EMPLOYMENT: PERMANENT</b> <input type="checkbox"/>		<b>TEMPORARY</b> <input type="checkbox"/> <b>CONTRACT</b> <input type="checkbox"/>
<b>STATION:</b>		<b>TOWN:</b>

I wish to apply for a loan of Kshs.....in words.....

Model : .....Repayable in.....months  
 Repayment commencing from.....Month.....Year.....

**C. LOAN SECURITY**

We, the undersigned have read and understood the conditions for granting the Advance and hereby accept jointly and severally liability for the Advance in the event the borrower defaults in repayment.

NAME	STAFF NO.	I/D NO.	SIGNATURE	DEPOSITS	MOBILE NO.

**Applicant's Declaration**

I have read, understood and agreed to abide by all the conditions governing this advance and any future amendments by the Sacco from time to time.

Name \_\_\_\_\_ ID No \_\_\_\_\_ Signature \_\_\_\_\_

**D. CREDIT APPRAISAL  
APPLICANT'S ACCOUNT DETAILS**

MONTHLY NET SALARY (KSHS)	
TOTAL FOSA LOANS (KSHS)	
TOTAL BOSA LOANS (KSHS)	
TOTAL DEPOSITS (KSHS)	
ADVANCE MONTHLY INSTALLMENT (KSHS)	

I certify that the foregoing details and information is true in all respects to the member's account statement.

Credit Analyst: Name..... Signature.....Date.....

**E. CREDIT APPROVAL**

I confirm that all terms and conditions have been met and the applicant qualifies for the advance.

Approved Amount Ksh... in words.....

CEO/Credit/Branch Manager:

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

**F. AUTHORISED FOR DISBURSEMENT BY**

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