THEMBA MICRO LOANS

PHONE NUMBER: +260750628830

EMAIL ADDRESS:thembamicroloans@gmail.com

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| **PERSONAL LOAN APPLICATION FORM** |

Please fill in the form in **BLOCK** letters and tick the appropriate box were applicable.

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| **SECTION 1- LOAN DETAILS** |

Duration of the loan:

1. 1 Month  b. 2 Months

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| --- |
| **SECTION 2 - PERSONAL DETAILS** |

**Title**  Mr.  Mrs.  Ms.

**Gender** M  F

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| --- |
|  |

**Surname**

|  |
| --- |
|  |

**First Name**

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| --- |
|  |

**Residential Address**

**Accommodation Type**: Rented  Owned

**Contact Details:**

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Mobile

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|  |

Alternative

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| --- |
|  |

E-mail

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**ID type:** NRC  Passport  Driver’s license

ID Number

|  |
| --- |
| **SECTION 3- EMPLOYMENT DETAILS** |

**Employment type:** Permanent  Contract  Self  Other

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**Name of   
  
Employer**

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**Job Title**

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**Sector**

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**Years in Current Employment**

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| **SECTION 4- LOAN DETAILS** |

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**Amount Needed**

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| --- |
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**Duration of the Loan**

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| --- |
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**Total Loan Amount**

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| --- |
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**Monthly Installment (if more than one month)**

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| **SECTION 5- PAYMENT MODE** |

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1. **MOBILE MONEY NAME**

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**NUMBER**

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1. **BANK NAME**

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**BANK ACCOUNT**

**THEMBA MICRO LOANS BANK DETAILS**BANK NAME: ACCESS BANKACCOUNT NUMBERS:

**0446189582012** (ZMW)

**0446189582023** (USD)

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| **SECTION 7- REFEREES**  If married, one of the referees should be the spouse  If a student or dependent, one of the referees should be a parent |

**First Referee**

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Full Names

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|  |

ID Number

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| --- |
|  |

Physical Address

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|  |

Mobile Number

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Relation to the Applicant

**Second Referee**

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Full Names

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|  |

ID Number

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| --- |
|  |

Physical Address

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|  |

Mobile Number

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Relation to the Applicant

**Applicant’s Declaration**

I confirm that the information submitted above is true, correct and complete. I accept, understand and agree to be held by the loan terms and conditions as stated.

I accept that this loan will become effective once the company approves the loan and I accept that the company has the right to offer a lower than the applied amount.

I further accept and understand the proposed rates by the company and I agree to hold to the stated monthly rate.

Applicant’s Signature Date............./...../..........

**Company Details**

**OFFICIAL USE**

**Credit Decision** Approved  Declined

Name of officer

Officer Signature Date........./......../............

**Requirements**

1. Copy of N.R.C

2. Copies of pay slips for the last three months

3. Proof of residence

4. Bank Statement

5. Submission of the collateral

TERMS AND CONDITIONS

1. The Borrower shall be liable to the lending company for the payment of interest should the Borrower fail to pay to the lending company on the due date any amount owing or which may become owing by the Borrower to the lending company in connection with this Agreement.

1. Should the Borrower fail to promptly make any payment payable in terms of this Loan Agreement, the company shall be entitled, subject to the provisions of the Law, if applicable, in addition to and without derogating from such other rights as the company may have under this Loan Agreement, in its discretion, to charge interest on such overdue amount.
2. The penalty Interest will be calculated by the company on a day-to-day basis which will be a k50 per day
3. A client will be allowed to renew the loan in situation they pay off the interest on time. This will be dependent on the performance of the previous loan records
4. A first-time client will not be allowed to renew a loan not until the full payment is done
5. A client will be given 3 days grace period to clear the loan after which the company has the right either to allow the penalty to be charged. This will only be
6. A client who chooses to pay after two months will pay double the interest of the loan. The client is requested to clear 40/50% of the loan in the first month and clear off the balance in the last month.
7. The application form will have a service fee of k**150** for amounts higher than **k5000**, **k100** for amounts below **k5000** and **k50** for amounts from **k500**- **k1000** which will be deducted or you add on the amount you apply for.