

GROUP LOAN

Application Form



A MEMBER OF THE  OLDMUTUAL GROUP

Serial No.
FKL 01/

FOR FAULU USE ONLY		Branch:	Area:	Product ID:
Group No:	Customer CID:	Loan Type:	Loan Series:	
Feeder Account No:				

Title: Mr./Mrs./Miss/Ms.	Surname:	Other Names:		
ID/Passport No:	Nationality:	KRA PIN Number:		
Date of Birth:	Gender: Male <input type="checkbox"/> Female <input type="checkbox"/>	Marital Status		
Postal Address:	Postal Code:	Town:	Tel. No:	
Mobile No:	Email:			
Physical Address:	House No.	Street:	No. Dependants:	

Next of Kin Details

Title: Mr./Mrs./Miss/Ms.	Names:	Relationship:		
ID/Passport No:	Postal Address:	Postal Code:		
Tel. No:	Mobile No:	Email:		

BUSINESS INFORMATION

Location of business:	Nearest land mark:	
Year business started:	No. of employees:	Expiry date:
Licence No:		
What other sources of income do you have/Monthly income:		

Definition of Economy Sector

Sector	Sector Definition	
1. Personal/Household	This refers to the retail sector of the economy dominated by people employed in the private sector, civil services and government agencies. Mainly credit is granted for consumption purposes like education, medical, emergencies and household improvement purposes	<input type="checkbox"/>
2. Trade	Wholesale and retail trade for both goods and services	<input type="checkbox"/>
3. Real estate	Commercial and residential buildings	<input type="checkbox"/>
4. Transport & communication	Transport - all forms of transport business that use road, air and water Communication - telecommunication business : phones & airtime and ICT data services and etc	<input type="checkbox"/>
5. Agriculture	Commercial Livestock and crop farming, agribusiness activities eg. agro-vets and veterinary services	<input type="checkbox"/>
6. Building & construction	Building contractors and professional service providers like engineers, architects, quantity surveyors etc	<input type="checkbox"/>
7. Manufacturing	Any business involving conversion of raw materials to finished products for local markets or exports	<input type="checkbox"/>
8. Energy & water	Energy includes fuel, gas, kerosene and other fuel business Water includes supply of water for consumption by pipes	<input type="checkbox"/>
9. Financial services	Financial service providers which include commercial banks, insurance firms, Saccos, MFIs, pension and fund manager, stock brokerage, financial agencies etc	<input type="checkbox"/>
10. Mining & quarrying	Excavation of solid or liquid materials of value from the earth including sand, stones, ballast, precious metals all etc	<input type="checkbox"/>
11. Tourism, restaurants & hotels	Hospitality business that involves catering, accommodation, recreation, and conferencing facilities	<input type="checkbox"/>

SIZE OF BUSINESS

Business sales	Right now (KShs.)	Explanation
Cash on hand and in bank		Current cash in your business/bank
Stock		Current stock in your business
Fixed Assets (Kshs)		Eg. building tools, weighing machine, sewing machine, bicycle etc
Money owed to your business		Credit to your customers (debtors)
Total Assets		Cash + stock + fixed assets + money owed (creditors)
Do you have any other loan/debt? <input type="checkbox"/> Yes <input type="checkbox"/> No		If Yes, how much?

IS YOUR BUSINESS EARNING ENOUGH TO PAY THE FAULU LOAN INSTALLMENT? (CASHFLOWS)

Sales of your business	Right now (KShs.)	Explanation
Sales per week		Sales on good + bad days of the week
Sales per month		Sales on goods + bad weeks of the month
Monthly business expenses		
Stock		Goods bought every month
Transport		Monthly transport
Rent/market charges		From where you conduct your business
Salaries to employee		Salaries paid to full and part time workers
Salary to yourself from business		All income for your use and family needs
Money owed to suppliers		Money not yet paid to suppliers for goods or services delivered
Electricity/water		Bills
Proposed Faulu loan instalment		Monthly / weekly amount to be paid to Faulu
Total monthly expenses		Add all the above expenses
Money left over after expenses		Your income less total monthly expenses

Loan amount applied: Kshs.	Proposed repayment period in weeks:	Grace period in weeks
LSF balance: Kshs.	Current loans: Kshs.	Number of current loans:
	Previous loans total: Kshs.	Number of previous loans:
Purpose of applying for loan:		
1.	Kshs.	
2.	Kshs.	

Customer's Faulu Account No: _____

Signed by the Borrower: _____ I.D. No: _____ Date: _____

Other Bank: _____ Account No: _____

1. _____
2. _____
3. _____

LETTER OF OFFER

Faulu Microfinance Bank ("Faulu") a limited liability company, registered under the Companies Act (Cap486) and Post Office Box Number 60240-00200 Nairobi which expression includes its successors and assigns is pleased to confirm (subject to the conditions precedent) its willingness to make available to you (the "Borrower") the credit facility (the "Facility") outlined below on the terms and conditions set out in this letter and subject to the satisfactory completion (perfection) of any security documentation and in consideration of the loan extended to the Borrower and formalized in this Agreement the Borrower willingly enters into this Agreement.

1.0 Covenant to pay

The borrower hereby pledged to repay the loan approved herein together with the interest, penalties (if any) together with other charges including but not limiting to the registration fees and Insurance in accordance with the terms and conditions.

2.0 Loan Term

- 2.1 Loan amount: Ksh. _____
- 2.2 Loan term (months) _____
- 2.3 Interest shall be calculated at _____% reducing balance
- 2.4 Grace period (months) _____
- 2.5 Total number of loan repayments: _____
- 2.6 Frequency of payment: _____
- 2.7 Set up fees: _____
- 2.8 A late payment of Kshs. _____ shall be charged on any installment that is not paid by due date. An installment shall only be considered to be paid when it is banked at the designated repayment account at Faulu Microfinance Bank Ltd.

3. Total Cost of Credit

Charge type	Amount
Set up fees.	
Excise duty 20%	
Credit life cover	
Other charges*	

* Other charges relate to service provider fee e.g Valuers, Lawyers etc. where applicable and are charged based on the relevant Act's Scale.

4. Loan Security Fund ("LSF")

The Borrower agrees to make deposits of KShs. _____ (Monthly) into the Loan Security Fund during the entire term of the loan. The Borrower shall have saved a minimum of 20% of the loan applied for in the Loan Security Fund, which sum is refundable upon completion of all obligations towards Faulu.

5. Credit Life Insurance

The loan facility is insured for credit life at a rate of _____% p.a. The borrower will therefore pay a fee of Kshs. _____ which will cover the risk for the entire period of the loan.

6. Group Guarantee

- 6.1 The Borrower hereby represents that he/she is a member of _____ Group (the "Group") so as to guarantee and secure the repayment to Faulu of all the Loan together with Interest and penalties (if any) as herein provided in the Group Guarantee.
- 6.2 In the event of a default as herein defined on the part of any member of the Group the Borrower will personally be liable for the payment to Faulu of any and all principal, interest and penalties owing from the Group member. The Borrower agrees to be jointly and severally liable for any and all obligations to Faulu by any member of the Group.

1. To be inserted upon approval of loan.

7. Purpose of Loan

Proceeds from the loan shall be used solely for purposes of the business described in the loan application herein which forms part and shall be read together with this agreement.

8. Event of Default

The following shall comprise of an event of default:

- 8.1 Not paying a scheduled loan payment, interest or any part of such payment.
- 8.2 Not paying a scheduled Loan Security Fund (LSF) payment or any part of such deposit.
- 8.3 Use of the loan proceeds for any purpose other than described in the loan application.
- 8.4 Relocation of business location, liquidation of a substantial part or all of the business assets or other substantial change to the business without the prior written notice and consent of Faulu and the Group.
- 8.5 I/We hereby authorize Faulu Microfinance Bank Ltd. to disclose and or obtain any information relating to my/our account(s) to and or from any credit reference bureau or any other institution or third party as it deems necessary .

9. Authority of set-off

Faulu may at any time and without notice consolidate any of the borrower's accounts and liabilities with Faulu (or elsewhere) whether single or jointly with any person or set off all or any monies standing to the credit of such account(s) including the borrower's deposit with Faulu (whether matured or not) towards satisfaction of any of the borrower's liabilities to Faulu. All risks with collateral cash or otherwise in satisfaction of outstanding debt shall be borne by borrower.

10. Other Covenants

- 10.1 In the event of the Borrower's death this Agreement shall be binding on the guarantors, the borrower's heirs, executor(s) administrator(s), personal representatives and assigns.
- 10.2 The Borrower undertakes to procure the guarantee of this loan by the members of _____ S. H. G up to a maximum principal sum of KShs. _____ and the guarantors shall be jointly and severally liable for the repayment of any outstanding loan upon the occurrence of an event of default.
- 10.3 Any forbearance, indulgence or relaxation by Faulu shown or granted to the Borrower in enforcing any terms and conditions of this Agreement shall not in any way affect, diminish, restrict, waive or prejudice the rights or powers of Faulu under this Agreement.
- 10.4 That for the duration of this loan the Borrower shall not offer the assets offered as collateral security for any other loan pledge or any other facilities of a commercial nature or sell or dispose off the assets or otherwise transfer title to the assets to any third party or any other lender . Any deviation from this provision shall be treated as a breach of contract and shall entitle Faulu or the Group on it's behalf to seize the assets without any notice. In exceptional cases the borrower may approach Faulu for consent to share security with another lender in which case the other security will rank *par passu* with the security to Faulu.
- 10.5 In the Event of Default the Borrower agrees to immediately pay Faulu the outstanding loan balance plus any Interest and/or penalties due together with all costs incurred by Faulu in enforcing this Agreement.
- 10.6 The Borrower hereby gives Faulu the absolute legal right and authority to draw from the Borrower's Loan Security Fund account balance which is then on deposit in order to satisfy any obligations described in this agreement including the cost recovery incurred.
- 10.7 The Borrower agrees to abide by all policies, rules and regulations of Faulu.

11. Other Terms and Conditions Governing the Bank - Customer Relationship Management

The relationship between the Bank and the Customer shall be governed by all terms and conditions as stipulated in account opening forms or as stated in terms and conditions posted on our website; www.faulukenya.com and including any amendments made from time to time to the General Terms & Conditions.

11.1. Customer Complaint

The customer may lodge a complaint with the Bank via any of the contact details as provided in this form, website or any of our banking premises. The bank shall acknowledge receipt of customer complaints within 48 hours and shall resolve the matter within 7 working days. For complaints not resolved within 7 working days, written updates shall be forwarded to the customer on the progress of resolution, once every 7 working days.

11.2. Cooling-off Period

As a Bank, prior to entering into this contract with the customer, we shall:

- 11.2.1 Explain to the customer that they have the freedom not to enter into the contract if they are not sure of the suitability of the product or service or if the terms and conditions of the contract appear onerous or if the execution of the contract by customer shall be secured with difficulty arising from the financial position or other condition of the customer.
- 11.2.2 Inform the customer of their right to take some time to think over the proposed transaction before signing the contract or committing themselves to take the product or use the service.
- 11.2.3 Request the customer to confirm whether he/she needs some time to reconsider the proposed transaction. The institution shall act in accordance with the wishes of the customer.

11.3. Anti-bribery and Corruption

- 11.3.1 You will ensure compliance with all Anti-corruption Laws as the same may be enacted or amended from time to time and any recognized international principles (Anti-Corruption Law)
- 11.3.2 In connection with your account, you have implemented well established process and procedures and monitoring systems to monitor any unusual activities that may relate to bribery and corruption
- 11.3.3 You shall promptly report any actual, alleged or attempted violation of any applicable Anti-Corruption Law arising in connection with your account and you shall co-operate with us.

11.4. FATCA Compliance

- 11.4.1 The Bank is subject to the requirements of the Foreign Account Tax Compliance Act (FATCA) which is a United States of America (USA) Tax Law.
- 11.4.2. In compliance with FATCA, the Bank may be required to disclose and/or share details of your account opening information or other account data with its affiliates and/or other regulatory entities outside the Old Mutual Limited (OML) Group as mandated by FATCA, including the USA tax authorities. You hereby consent to the receipt, sharing, provision and exchange of personal data within the Bank and its affiliates and/or such regulatory authorities.
- 11.4.3. Please note however, that the Bank is not a tax advisor and does not provide any professional tax advice relating to FATCA or any other tax legislation. You are encouraged to procure independent professional advice on FATCA and all other tax related matters.

11.5. Anti-Facilitation of Tax Evasion

- 11.5.1 In connection with your account, you shall not engage in activity, practice or conduct which would constitute facilitation of tax evasion as recognized by Laws of Kenya and recognized international principles
- 11.5.2 You have implemented well established processes and procedures and monitoring systems to monitor any unusual activities that may relate to tax evasion.
- 11.5.3 Should we have reasonable grounds to suspect that you have assisted or attempted the facilitation of the evasion of tax, we may:
 - 11.5.3.1 Request additional information prior to processing transactions

- 11.5.3.2 Not process a transaction where it is suspected it is in relation to an incidence of tax evasion, or relates to facilitation of tax evasion and the originator of the transaction cannot provide information to the contrary; and
- 11.5.3.3 Report the violation, or suspected violation to an authorized body and subsequently act according to the guidance of such authorized body or related body.
- 11.5.4 You explicitly indemnify us against any actions, proceedings, claims and/or demands that may be brought against us or our affiliates, as well as against losses, damages, costs and expenses which we may incur or sustain in connection with the seizure, blocking or withholding of any funds by an authorized or related body.

11.6. Privacy Statement of Faulu Microfinance Bank Limited

Faulu endeavors to treat all your personal information carefully and responsibly. This Privacy Statement relates to the collection, use and disclosure of personal data, including special or sensitive personal data, by Faulu Microfinance Bank Limited (hereinafter "Faulu").

- 11.6.1. The personal data we may hold includes any information that lets Faulu identify you as a unique individual and any information that uniquely identifies a legal entity.
- 11.6.2. Processing of personal data includes any initial processing that Faulu does when we collect your personal information.
- 11.6.3. We generally do not collect your personal data unless you provide it voluntarily or through your authorized representative. We may however collect and process your data without your consent where permitted under the Data Protection Act, 2019 or other laws.

Your Rights

- 11.6.4. In line with the Data Protection Act 2019 and other applicable law, regulation, industry guidelines, you have the following rights regarding your personal data:
 - 11.6.4.1 **Access** - to request a copy of the personal data processed in relation to you by filling in a request form at your branch. Faulu may be allowed by law to charge a fee for this.
 - 11.6.4.2 **Correction** - to request that we correct your personal data.
 - 11.6.4.3 **Erasure** - to ask us to delete your personal data, for example if we no longer have a valid reason to process it.
 - 11.6.4.4 **Object** - to object to the processing of your personal data.
 - 11.6.4.5 **Restriction** - at your request, restrict how your personal data is processed in certain cases.
 - 11.6.4.6 **Portability** - to request a copy of the personal data you have given to us in a machine-readable format.

Processing your Personal Data

- 11.6.5. Faulu will only collect and process your personal information for the reason you provided it to us with your consent, or to enable us to comply with the requirements of specific laws that we are governed by either directly from you or third-party sources.
- 11.6.6. Faulu shall require that a mandatory field for personal data be accurately filled in for Faulu to provide you with your chosen product and/or service.
- 11.6.7. Faulu may process your personal information to protect your or our legitimate interests.
- 11.6.8. Faulu may have legal or regulatory obligation to process your personal data in connection with the products and services you have requested.
- 11.6.9. Faulu may also process your personal data where it is in our legitimate interests to seek professional advice.

11.6.10. Consent - The consent that you provide for the processing of your data shall remain valid until such time it is being withdrawn by you in writing and having the same delivered to your nearest Faulu branch or via email to our Customer Experience Desk through the contact details provided below

11.6.11. Retention of your Personal Data - We retain your personal data in line with our legal and regulatory obligations and for business and operational purposes.

11.6.12. Protection of Personal Data - To safeguard your personal data from unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks, we have introduced appropriate administrative, physical and technical measures to secure all storage and transmission of personal data by us, and disclosing personal data both internally and to our authorized third party service providers and agents only on a need-to-know basis.

11.6.13. Automated Decisions and Profiling - As a rule, we do not make decisions based solely on automated processing to establish and implement the business relationship. We may use profiling, including behavioral analysis, to assist us to provide you with better services, to make decisions and to prevent money laundering, terrorism, fraud and other financial crimes.

11.6.14. Disclosure of Personal Data - When using your data for the purposes disclosed in this privacy statement, we may need to disclose it to Faulu affiliate companies and to our agents, advisors and third-party service providers ("Other Parties"). We will require the Other Parties to handle your information using the same level of care that we apply and according to our instructions and directions. We will not otherwise disclose your information to third parties unless we have your permission, or we are under a legal or similar obligation.

11.6.15. Other Terms and Conditions - Other specific terms and conditions in our banking and product agreements that govern the collection, use and disclosure of your personal data must be read in conjunction with this Privacy Statement.

11.6.16. Contact Details - You may contact our Customer Service Department if you have any enquiries or feedback or complaints in relation to the processing of your personal data or if you

wish to make any request, in the contact details below:

Faulu Microfinance Bank Limited
Head office: Ngong Lane, off Ngong Road Nairobi
P.O. Box 60240-00200 Nairobi
Tel : +254 711 074 000 or +254 711 074 074
Email Address: info@faulukukenya.com
Website: www.faulukukenya.com

11.6.17. Changes to the Privacy Statement - This Privacy statement may be updated from time to time and you are advised to visit our website: www.faulukukenya.com regularly to check for any amendments. This privacy statement was last updated on 1st July 2020.

11.7 I declare that all information provided as part of this application conforms to reality and assume full responsibility for its accuracy. By my signature, I hereby authorize collection of references, from any source whatsoever, concerning my person, conduct and commercial credit. I further authorize the issuance of reports regarding credit history to Faulu Microfinance Bank Ltd and hereby absolve the reporting party from all responsibility.

12. Variations

Faulu will advise the applicant of any change in the lending rate, charges, or fees by publication of notice in a local or national newspaper, or by a notice at its branches in Kenya, or by notes in customer statements. The applicant will be deemed to have received notification of change 30 days after publication of notice at Faulu offices.

Yours faithfully,

FAULU MICROFINANCE BANK LIMITED

_____ **Authorized Signature**
 _____ **Authorized Signature**

I, _____ the Borrower, certify that I have read and understood the terms and conditions of this letter of offer which has been explained to me and I do hereby confirm that I shall abide by all such terms and conditions.

Signature: _____ Date: _____

In the presence of: _____
)
)
)
)

Commissioner for Oaths:

In consideration of the loan made to the Borrower by Faulu, the Borrower irrevocably assigns all rights, title and interest in the assets contained in the Asset Schedule attached to the Group. The covenant to attach the assets pledged to the Group is in accordance with the Group constitution and legally binding on the Borrower. The Borrower hereby authorize the undersigned member of the Group without requirement for any prior notice to immediately upon default enter upon the land or premises where any assets pledged by the Borrower are located and take possession of or dispose off in any manner as the Group may deem proper.

I, _____ the Spouse/Partner/Parent of the borrower confirm that I have an interest in the assets pledged as collateral security and confirm that I have consented to the borrower giving the assets as security for the loan without prejudice to any other security, I hereby guarantee the payment by the Borrower and agree to be personally liable for the payment of the same should the Borrower default.

Name: _____

I.D. No: _____ (attach copy). Signature: _____ Date: _____

Name: _____

I.D. No: _____ (attach copy). Signature: _____ Date: _____

Name: _____

I.D. No: _____ (attach copy). Signature: _____ Date: _____

Name: _____

I.D. No: _____ (attach copy). Signature: _____ Date: _____

DATA PROCESSING CONSENT FORM

I _____ hereby agree and give consent as follows:

- i. That Faulu Microfinance Bank Limited (“Faulu”) may collect, use, disclose and process my personal information as set out in my application form, account opening documents and/or otherwise provided by me or my authorized representatives or possessed by Faulu, for one or more of the purposes as stated in Faulu’s Data Privacy Statement.
- ii. My personal data may/will be disclosed by Faulu to its third party service providers or agents (including but not limited to its auditors, lawyers/law firms, debt collectors), which may be sited outside of Kenya, for one or more of the purposes, as such third party service providers or agents, if engaged by Faulu, would be processing my personal data for Faulu for one or more of the purposes set out in the data privacy statement.
- iii. I am aware that I may withdraw my consent at any time by using the Bank’s Consent Withdrawal Form available in the Bank’s branches.
- iv. By signing below, I represent and warrant that I am the user and/or subscriber of the personal data as set out in my application form, account opening documents and/or otherwise provided by me or my authorized representatives or possessed by Faulu, and that I have read and understood all of the above provisions, including the Data Privacy Statement availed at (www.faulukenya.com/privacy-statement).
- v. I am aware I can find a full description of what personal data the Bank collects and the purpose for collection and processing on the Bank’s website ([www.faulukenya.com / privacy-statement](http://www.faulukenya.com/privacy-statement)).
- vi. I/We authorize Faulu MFB to process my/our sensitive personal data both within and outside Kenya, in accordance with the Bank’s Privacy Statement.
- vii. I/We authorize Faulu MFB to obtain and process my/our personal data from third parties including my/our health information in accordance with the Privacy Statement.
- viii. I/we authorize Faulu MFB to process my/our personal data for analytics/market research or for marketing/advertising or for similar commercial purposes in accordance with the privacy statement.

Signed by data subject:

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____

Draw a sketch map (applicant’s business premises)

Draw a sketch map (applicant’s residence)

GROUP GUARANTEE

1.0 In the event of default on the part of the Borrower, the undersigned members of _____ Group (the "Guarantors")

1.1 Jointly and severally guarantee and stand surety for the outstanding loan balance, interest and penalty (if any) and agree to be personally liable for the payment thereof. Each of the undersigned Borrowers hereby expressly authorizes deduction from his/her Loan Security Fund account balance in order to satisfy such obligations, in any amount and at any time that Faulu shall in its sole discretion determine to be in the best interest of Faulu.

1.2 Faulu, its authorized agents or members of the Group may without prior notice immediately enter upon the land or premises where any assets pledged by the Group Guarantors are located and take possession of or dispose off in any manner the Group and/or Faulu may deem proper.

2.0 The Guarantors further agree:

2.1 In the event of the Borrower's death, this Agreement shall be binding on the Guarantors' heirs, executor(s), administrator(s) personal representatives and assigns.

2.2 That any forbearance, indulgence or relaxation by Faulu shown or granted to the Guarantors in enforcing any terms or conditions of this Guarantee shall not in any way diminish, restrict, waive or prejudice the rights or powers of Faulu under this Agreement.

2.3 That during the duration of the loan the Guarantor will not offer the asset pledged by the Guarantor as collateral security for this loan, for any other loan pledge, any other such facilities of a commercial nature or otherwise transfer title of the assets to a third party. Any deviation from this provision shall be treated as a breach of contract on the Guarantor's part and shall entitle Faulu and / or the group to seize the assets without any notice.

Each of the undersigned individuals expressly warrant that they are members of the Group and that the execution of this Guarantee shall not be interpreted to nullify, void or cancel the letter of offer or any similar agreement between the Guarantors and Faulu. Each of the undersigned individuals have read, understood and agreed to abide by this Guarantee which has been fully explained to each one.

1. Name _____ Signature: _____ Date: _____
2. Name _____ Signature: _____ Date: _____
3. Name _____ Signature: _____ Date: _____
4. Name _____ Signature: _____ Date: _____
5. Name _____ Signature: _____ Date: _____
6. Name _____ Signature: _____ Date: _____
7. Name _____ Signature: _____ Date: _____
8. Name _____ Signature: _____ Date: _____
9. Name _____ Signature: _____ Date: _____
10. Name _____ Signature: _____ Date: _____
11. Name _____ Signature: _____ Date: _____
12. Name _____ Signature: _____ Date: _____
13. Name _____ Signature: _____ Date: _____
14. Name _____ Signature: _____ Date: _____
15. Name _____ Signature: _____ Date: _____
16. Name _____ Signature: _____ Date: _____
17. Name _____ Signature: _____ Date: _____
18. Name _____ Signature: _____ Date: _____
19. Name _____ Signature: _____ Date: _____
20. Name _____ Signature: _____ Date: _____

Signed in the presence of Faulu Officer:

Name: _____ PF. No. _____ Signature: _____ Date: _____

GROUP APPROVAL: On behalf of the above Guarantors and the Group, I hereby affirm that the Borrower is a member of the Group, that the Group has approved this loan, that the group has physically inspected the assets pledged as collateral security and that the members have determined that the assets belong to the Borrower and that the Borrower's spouse/partner/parent has consented and agreed to this loan.

Signed by the group official:

Name _____

Position: _____ Signature: _____ Date: _____

Loan amount recommended by Group: Kshs: _____ Loan term recommended by Group: _____

Official use only

Approval	Name	Signature	Date
Branch Credit Committee (Bcc)			
Relationship Officer			
BSOS			
TLS			
S.R.O			
Branch Manager			
Head Office Credit Committee (HOCC)			
Credit Analyst 1			
Credit Analyst 2			
Manager Credit Risk/Senior Analyst			

Faulu 

A MEMBER OF THE  OLDMUTUAL GROUP

  faulukenya

 +254 711 074 000

www.faulukenya.com

Regulated by the Central Bank of Kenya