

## PERSONAL LOAN APPLICATION FORM

### PERSONAL INFORMATION

NAME: .....

TITLE: Mr.  Miss  Mrs.  Others  MARITAL STATUS: Single  Married

DATE OF BIRTH:  (dd / mm / yyyy)

MEANS OF IDENTIFICATION: International Passport:  Drivers' License:  National Identity Card:  Permanent Voter's card

BANK VERIFICATION NUMBER:

EMAIL ADDRESS: .....

PHONE NO.....

### RESIDENTIAL ADDRESS:

.....

### RESIDENTIAL TYPE

OWNED  RENTED  STAYING WITH FAMILY  OTHERS

GSM NO  E MAIL

NAME OF NEXT OF KIN : .....

EMAIL ADDRESS OF NEXT OF KIN: .....

### RESIDENTIAL ADDRESS OF NEXT OF KIN:

.....

PHONE NO OF NEXT OF KIN.....

RELATIONSHIP WITH NEXT OF KIN.....

### OCCUPATIONAL INFORMATION

OCCUPATION.....SECTOR:

SELF EMPLOYED  / EMPLOYED

NAME OF CURRENT EMPLOYER: .....

EMPLOYMENT DATE.....

EMPLOYMENT / OFFICE ADDRESS/ PHONE NO / EMAIL ADDRESS:

.....

.....

.....

NET MONTHLY SALARY / INCOME: .....

DATE MONTHLY SALARY IS PAID (IF EMPLOYED): .....

**BANKING INFORMATION**

| Name of Bank | Name | Account Type | Account Number |            |
|--------------|------|--------------|----------------|------------|
|              |      |              | Account Number | BVN Number |
|              |      |              |                |            |

**LOAN INFORMATION**

| Type of Loan Required |  | Purpose for the Loan (please be very specific) |    | Outstanding Loans (exposure with any bank and / or other financial institutions) | Amount | Installment Repayment on outstanding loans (Monthly / Quarterly / Bi Annually / Annually) |
|-----------------------|--|--|----|--|--------|---|
| Amount Required       |  |  | 1. |  |        |   |
|                       |  |  | 2. |  |        |   |
| Tenor                 |  |  | 3. |  |        |   |

I hereby confirm that I am applying for the above credit facility and certify that all the information provided by me above and attached hereto is true, correct and complete. I authorize you to make any enquires you consider necessary and appropriate for the purpose of evaluating this application.

I therefore authorize you to use any means and any force at your discretion you consider reasonable to recover the facility if I default and I hereby totally absolve you of any liability arising from your recovering at my default.

Applicant's Signature

Date

**(GUARANTEE AND INDEMNITY)**

**TO**

**NETCREDIT AFRICA**

I \_\_\_\_\_, Female/Male, Christian/Moslem, Nigerian, of \_\_\_\_\_ (hereinafter called "the Guarantor/Indemnitor") , in consideration of NetCredit Africa Limited (hereinafter called the Lender) extending credit facility(ies) in the sum of ₦ \_\_\_\_\_ ( amount in words ) to Mr/Mrs/Chief \_\_\_\_\_, of \_\_\_\_\_ (hereinafter called "the Customer") hereby irrevocably and unconditionally guarantee to pay the Lender on demand any sum which may become due by the Customer whenever the Customer fails to pay same up to the maximum principal sum together with all interest, commissions, discounts, bankers' charges and further covenants to indemnify the Lender for all losses, damages, costs and expenses, legal fees or disbursements which may be incurred and/or suffered by NetCredit Africa Limited by reason of any default on the part of Customer in performing its obligations on the credit facility (ies) granted to the customer.

This Personal Guaranty and indemnity is a general, continuing, absolute, unconditional and irrevocable guarantee of payment and is a guarantee for such obligations of the Customer that may be due from time to time to the Bank, notwithstanding the death, bankruptcy or liquidation of the Customer or that the obligations may change from time to time. This Guarantee and indemnity shall be enforceable by the Lender, its successors and assigns, and is binding upon the Guarantor/Indemnitor and the Guarantor/Indemnitor's heirs and assigns.

No delay on the part of the Lender in exercising any rights hereunder or failure to exercise the same shall operate as a waiver of such rights; no notice to or demand on the Guarantor/Indemnitor shall be deemed to be a waiver of the obligations of the Guarantor/Indemnitor or of the right of the Lender to take further action without notice or demand as provided herein.

Notwithstanding the foregoing, this Guarantee and Indemnity shall not be determined by the payment of a part or whole of any sum(s) but shall remain in full force until all obligations by the Customer are discharged.

In the event of default by the Customer, the Guarantor/Indemnitor hereby charge all his/her property(ies) owned/partly owned, or may be acquired in the future by the Guarantor/Indemnitor in favour of the Lender, to better secure any or all monies owing to the Lender as of the date of the default by the Customer.

A Letter by an officer of the Lender stating the sum for the time being owed by the Customer shall be conclusive evidence of the debt and can be used in any legal proceedings against the Guarantor/Indemnitor.

This Guarantee and Indemnity shall be in addition to and not in substitution for any other guarantees or indemnity which the Lender, may now or hereafter hold in respect of the obligations herein and the Lender shall be under no obligation to marshal in favour of Guarantor/Indemnitor any other guarantees, indemnity or other securities or any monies or the assets which the Customer may be entitled to receive or may have a claim upon, and neither the loss nor unenforceability of any other guarantees, indemnity or other securities which the Bank may now or hereafter hold in respect of the obligations, whether occasioned by default of the Customer or otherwise, shall in any way limit or lessen the Guarantor/Indemnitor's liability.

This Continuing Guarantee and Indemnity is made under and shall be construed in accordance with and governed by the laws of the Federal Republic of Nigeria.

**GUARANTOR'S DETAIL**

Name: .....

Employer: .....

Level/Position: .....

NET MONTHLY SALARY/INCOME .....

Home Address: .....

Office Address: .....

Telephone:.....

E-mail:.....

BVN.....

DATED this ..... day of .....

.....  
(SIGNATURE OF GUARANTOR).

In the presence of:  
Signature of

WITNESS:-.....

Name: .....

Address: .....

.....

Occupation.....

