



WINAS SAVING AND CREDIT SOCIETY LIMITED

P O BOX 696, TEL: 068-31091, FAX; 068-31305, 0727436211, 0706528722, 0706528720,
E-Mail:Info@winassacco.com

REGISTERNO.....

SECTION A - APPLICANTS DETAILS ONLY

DATE.....

LOAN APPLICATION FORM (tick the loan applied)

FOSA LOAN (30 MTHS)

EMERGENCY (12 MTHS)

SPECIAL ADVANCE (8 MTHS)

PERSONAL DETAILS

NAME.....TERMS OF EMPLOYMENT.....

DATE OF BIRTH.....ID NO.....

PAYROLL/NO.....M/NO.....A/C NO.....

PERMANENT ADDRESS.....

INSTITUTION /SCHOOL&ADDRESS.....

Mobile phone No.....

LOAN APPLICATION & REPAYMENT

I,hereby apply for a loan of Ksh.....

(In words).....

Recoverable within a period ofat a rate of Per month.

IRREVOCABLE CLAUSE: - LOANEE

I hereby declare that I shall commit myself to repaying the **LOAN** granted including interest and that **I SHALL NOT** re-direct my salary to any other pay-point or bank until the Fosa Loan granted is fully paid plus the interest. In case of default to repay the total I authorize the office to recover from my other Savings or take necessary legal action.

APPLICANT'S SIGNATURE.....DATE.....

SECTION B: -GUARANTORS

IRREVOCABLE CLAUSE:-GUARANTORS

We, the undersigned, hereby accept jointly and severally liability for the **LOAN APPLIED** in the event of the borrower's **DEFAULT**. We understand that the amount in default may be recovered by attachment of our deposits **or** salary and that we shall not be eligible for **ANY LOAN IN FOSA** unless the amount in default has been cleared in full.

SECTION C

TERMS & CONDITIONS FOR QUALIFICATION OF THE LOAN APPLICATION (FOSA PRODUCTS)

- Attach latest payslip and ID card copy **FOR ALL LOAN APPLIED**
- applicants must be active in both **FOSA and BOSA**
- All Guarantors **MUST** be active in both **FOSA and BOSA**
- That amount granted shall not exceed 2 times of **SACCO DEPOSITS**
- That there shall be six guarantors for all loans applied
- Both the guarantors and loanee are assumed to have signed irrevocable clause for the duly completed form.
- That the salary will have been processed through FOSA for a period of:
(3) Months for **FOSA LOAN** (1) Month for **EMERGENCY** (1) Month for **SPECIAL ADVANCE**
- That borrower shall have a take home net of Ksh.1000/= Excluding any other deductions for the following loans applied: **EMERGENCY LOAN, SPECIAL ADVANCES**
- That borrower shall have a take home net of Ksh.3000/= Excluding any other deductions FOR FOSA QUICK LOAN
- ALL FOSA PRODUCTS ARE **STRICTLY NOT SUBJECT TO NEGOTIATION.**

GUARANTORS (SIX ONLY)

SECTION D (OFFICIAL USE)

Name, School and Address	ID No.	TSC No.	SIGN
_____ _____ Cellphone			
_____ _____ Cellphone			
_____ _____ Cellphone			
_____ _____ Cellphone			
_____ _____ Cellphone			
_____ _____ Cellphone			
_____ _____ Cellphone			

FINANCIAL INFORMATION

LOANS BALANCES

Dormant loans in BOSA.....

Salary advance

Emergency loan

Fosa loan

Special advance

Net salary received.....

LOAN APPROVAL

Amount recommended of Ksh..... To be paid within a
 Period of.....months at a rate of

LOAN ADV. CLERK (APPRIASAL).....SIGN.....DATE.....

FOSA SUPERVISOR (APPROVAL).....SIGN.....DATE.....

C.E.O (AUTHORISED BY).....SIGN.....DATE.....

REASONS FOR REJECTED LOAN:

COMMENTS

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SIGNATURE