



**WINAS SAVING AND CREDIT SOCIETY LIMITED**  
**P O BOX 696, TEL: 068-31091, FAX; 068-31305, E-Mail:Info@winassacco.com**

**SECTION A - APPLICANTS DETAILS ONLY**

DATE.....

**LOAN APPLICATION FORM (tick the loan applied)**

FOSA QUICK LOAN (60) MTHS)

EMERGENCY (24) MTHS)

SPECIAL ADVANCE (15) MTHS)

FOSA PREMIER (72) MTHS)

**SECTION A: 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.....PURPOSE OF LOAN.....

**LOAN APPLICATION & REPAYMENT**

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

(In words).....

Recoverable within a period of .....at installment of kshs ..... Per month.

**SECTION B-IRREVOCABLE CLAUSE: - LOANEE**

I hereby declare that I shall commit myself to repaying the **LOAN** granted including interest and that **ISHALL 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, surety and my property or take necessary legal action.

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

**SECTION C-DISCLOSURE- CREDIT REFERENCE BUREAU**

I confirm that I have authorized WINAS SACCO ltd to access my credit profile and that this profile can be delivered to their e-mail/postal address indicated herein and hereby authorize CRB institution to mail/deliver/send my credit report to the e-mail/postal address indicated herein. I release CRB institution ltd and WINAS SACCO ltd and its officers, employees and agents from all claims, actions or proceedings of whatsoever nature and howsoever arising, suffered or incurred in connection with CRB institution sending/delivering/Mailing my credit report to the addresses that I have provided.

**SECTION D**

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

- Attach latest payslip and ID card copy **FOR ALL LOANS 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 3 times of **SACCO DEPOSITS**
- That there shall be six guarantors for all loans applied but depending on risk level
- 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 one month
- 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.

**FOSA PREMIER REQUIREMENTS (CHECKOFF)**

- Attach two latest payslips and ID copy
- Targets new members with outstanding loans in commercial banks.
- Maximum amount will be determined by ability to pay but members should contribute 10 % of basic salary towards deposits.
- This is a check off loan and one shouldn't commit a third of basic salary. Other terms applies.

