

P.O.BOX 377 KAMPALA PLOT 28/30 BOMBO ROAD Email:unatusacco@gmail.com

# **MEMBER'S LOAN APPLICATION FORM**

# PART 1 (TO BE FILLED BY APPLICANT)

1.	Name of ApplicantDate of Birth
2.	Computer Number
3.	Postal Address
4.	District/MunicipalityPhone Contact
5.	Current Duty Station: Name of School
6.	Amount of loan applied for: Shs
	In words
7.	Loan Purpose
6.	Have you ever borrowed from any financial Institution? YES NO
	DMMYYDurationMonths
7.	If so, please name the institution that provided the loan
8.	What did you give as security for that loan?
9.	What loan balance remains to date?
10	. Your Current Salary in figures Shsand scaleand scale
11	.BankBranch
Ba	nk A/C No
Ι	certify that to the best of my knowledge the
inf	Formation given is correct.
Na	ame Date Date
PA	ART II GUARANTORS
Na	ameIPPS Nosignature
Na	mesignature

PART III	FOR OFFICIAL USE ONLY
Loan officers' comment	
Date Managers' Recommenda	Sign tion
	Stamp& Date 20an /Credit Committee Approval
	I (Tick as appropriate) (Indicate reason in case of rejection)
	Under Minute Number
Names of Officials	Signature
Title	Date
1111100	Date

#### THE REPUBLIC OF UGANDA

#### LOAN AGREEMENT

This loan agreement is made this day of	between UNATU SACCO
(Here in after referred to as the lender) on the hand AND	( Here in
after referred to as the <b>borrower</b> on the other hand) of	District/Municipality
Telephone Noand currently at	
School inSub-County.	

#### WHEREAS

- A) The Borrower is desirous of borrowing money from the lender on the terms and conditions set out herein
- B) The Lender a Savings and Credit Co-operative Society is desirous of lending money to the borrower
- C) The two parties have agreed to document the terms and conditions herein for the relationship.

### NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

- 2. The security for this loan shall be the salary and therefore, a member must first be coded with the loan installment before accessing a loan facility. This money shall be deposited on the member's savings account. The borrower shall only access 50% of his/her savings for duration of the loan.
- 3. The borrower shall pay loan protection fund (LPF) of \_\_\_\_\_% of the principal amount borrowed which shall be deducted once at loan disbursement.
- 4. The borrower shall pay loan processing fee of shs.10,000 which shall be deducted once at disbursement.
- 5. The entire Loan and interest thereon shall be recovered through Standing Order of a monthly check off system against the Borrowers' salary.
- 6. However in case of failure of by the check off/deletion of the code while servicing this loan, a member is required to remit the money by direct deposit to UNATU SACCO account.
- Failure to pay back as per the agreement herein after agreed, the borrower shall be liable to pay a penalty fee of <u>5%</u> per month defaulted on the principle due from the date of default including any other expenses incurred by the lender during the recovery process.
- 8. The borrower shall use the money lent by the lender to/for \_\_\_\_\_\_ in accordance with the purpose stated in the borrower's loan application form dully signed by the borrower.
- 9. The borrower shall not divert the loan for any purpose other than the one applied for acknowledged by him/ her without the written consent of lender.
- 10. The savings consideration under this loan is UGX \_\_\_\_\_\_ and shall not be withdrawn by the borrower until the loan is repaid.
- 11. It is hereby agreed that where the borrower diverts the loan for any purpose other than the one herein acknowledged and agreed of fails to pay installment on time, the lender may at any time
- 12. thereafter demand for payment of the whole outstanding balance then due without following the repayment schedule hereto.
- 13. The Borrower has provided \_\_\_\_\_\_ guarantors who have stood as sureties for his/her loan. They have promised to assist the Lender enforce recovery of the Loan in the event of deliberate failure or failure by negligence, to be liable for the same, to the extent of the guaranteed amounts.

14. The guarantors' liability is as follow;

Guarantor's Names	SACCO Membership No	Amount Guaranteed Shs.	Signature

In witness where of the parties hereto hereby set their respective hands here unto on the date, month and year first above written.

Signed and sealed by the said

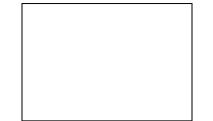
### ACCEPTANCE OF TERMS & CONDITIONS

By acceptance, I hereby verify that I have read and fully understood and accept the above terms and conditions as stipulated in the above agreement. Borrower			
Names	Mshp.No	Computer No	Signature

\_(Lender

Both in the presence of: Representative)

Date and Stamp



# UNATU COOPERATIVE SAVING AND CREDIT SOCIETY LTD.



**REG.NO.10095.** 

P.O.BOX 377 KAMPALA PLOT 28/30 BOMBO ROAD Mob: 0392002269 Email:unatusacco@gmail.com

### **REQUIREMENTS FOR ACCESSING A LOAN**

- Fill UNATU SACCO loan application form and attach the following
  - 1. Letter of undertaking from respective CAO/TOWN CLERCK.
  - 2. 3 months' bank statement
  - 3. Recent pay slip
  - 4. Photocopy of a valid National I.D
  - 5. Passport size photograph.
  - 6. Fully filled Loan application form.
  - 7. Copy of your E-registration certificate.
- Submit the above with a fully filled & signed loan application form to UNATU SACCO office for processing either through hand delivery/email.
- For up country members, loan applications can be submitted to the Head office via this email address <u>unatusacco@gmail.com</u>

N.B

- a. Reasonable & affordable Interest rate of 1.25% per month.
- b. The SACCO gives loans up to a maximum of 20 million payable in a maximum period of 36 months.

For more information contact us on 0392002269 or Email: <u>unatusacco@gmail.com</u>



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#### TO: MANAGER

UNATU SACCO

P.O BOX 377, KAMPALA

#### **THRU: THE HEADTEACHER**

.....SCHOOL.

SIGN & STAMP.....

#### **EMPLOYEES LETTER OF UNDERTAKING: SALARY DEPOSIT** RE:

I			hereby request for the approval of the		
processing of salary loan of UGX (figures)					
With Ul <b>(Words</b>	NATU SACCO and effect the r deduction code 482 and ren	nonthly deductio	ns of UGX. <b>(Figures)</b>		
	ra branch Kampala for a perio		•		
School Signatu <b>Employ</b> We und	of applicant re <b>ver's consent:</b> dertake to deposit the above se the loan recovery.	C	omputer No Date:		
	e by confirm that ized signature & stamp			oyee of	
-	WN CLERCK		R/PHRO	District (Mars	
	IRE:		GNATURE:		
DATE:			ATE:		
	Official stamp		Official stamp	]	