

DECLARATION BY ALL FEMALE APPLICANTS

I (Full names in Block Letters)
 Declare that I am borrowing the sum stated on the reverse side of this form purely for my own benefit and it is not intended for or to be used for anyone else's benefit.

* I further declare that I am not married in community of property.*

Date: Signature:

Note

*Where the applicant is married in community of property her husband's consent will be required or the application countersigned by her husband.

SCHEDULE OF PLEDGED DEPOSITS

| DEPOSITS A/C NO. | DEPOSITS RECEIPT NO. | VALUE | DEPOSIT A/C NO. | DEPOSIT RECEIPT NO. | VALUE |
|------------------|----------------------|-------|-----------------|---------------------|-------|
| | | | | | |
| | | | | | |
| | | | | | |

FOR OFFICE USE ONLY

| DEPOSITS PLEDGED | | FULL SIGNATURE |
|-----------------------------------|------------------------------------|----------------|
| Value E | I.D. Details | |
| Existing Balance E | I.D. Seen | |
| This application E | Signature verified | |
| TOTAL E | Securities received | |
| 75% of Security E | Date loans meeting | |
| Cheque / Journal Voucher No. | Recorded in register / Folio | |

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APPLICATION APPROVED / DECLINED

DATE:- AUTHORISED SIGNATURE:-

Each copy is to be signed separately.



"Creating Wealth For You"

(INV4 - 92)

APPLICATION FOR A LOAN SECURED BY THE PLEDGE OF DEPOSITS (TO BE COMPLETED IN DUPLICATE)

* RECEIVED AT BRANCH A/C No.

| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|

I / We (FULL NAMES BLOCK LETTERS)

OF (ADDRESS)

Apply for the undermentioned loan on the terms and conditions hereinafter set out:-

1. TOTAL LOAN E (AMOUNT IN WORDS)
to be paid as follows: (a) cheque in favour of
OR
(b) credit account No.
2. Interest on the loan will be payable by me / us at the rate of% per annum calculated from the date the loan is granted until the end of the month during which it is granted and compounded monthly in advance thereafter. I / We agree that the Society has the right to increase this rate at any time to a rate which will not be in excess of the rate being charged by the Society for commercial mortgages. The right to increase the rate of interest will apply mutatis mutandis to any other loan/s granted to me / us against the security of deposits and which have not at the date hereof been paid.
3. The loan together with compound interest thereon shall be repayable in instalments of E Per month or in full on or on demand made by the Society by letter to me / us at the address registered in the Society's records or on the day on which the pledged deposits mature, whichever is the earlier.
4. If the pledged deposits are held by joint holders then all such persons shall sign this application and shall be jointly and severally liable for repayment of the loan and interest thereon.
5. If the pledged deposits are held by a company corporate body, club or similar organisation then certified copy of the minute authorising the loan shall be attached to this application which must be signed by authorised signatories in accordance with the signature mandate for the organisation held by the Society.
6. As security for repayment of the loan together with interest thereon. I / We hereby pledge to the Society the deposits specified below and being permanent shares, fixed period shares or fixed deposits as such, together with all benefits accruing thereon. I / We hereby agree that unless the loan together with interest thereon is repaid before the deposits mature they shall be reinvested on maturity at the discretion of the Society and the relevant new deposit receipts shall be deemed to have been pledged to the Society. Should I / We fail to repay the loan together with interest thereon on the day on which the loan is repayable, the Society is hereby authorised without notice to me/ us, to sell, transfer, redeem or treat as surrendered to their face value the deposits pledged hereunder and to apply the moneys derived therefrom in reduction of my / our indebtedness and account to me / us for any balance.
7. The permanent shares / fixed period shares certificates / fixed deposit receipts against which this application is made are / is enclosed herewith. I understand and consent to the Society retaining the said certificate/s until the loan is repaid in full.
8. I admit full knowledge of regulations governing this loan.
9. I acknowledge having received a copy of this application.
10. This application if approved by the Society will constitute an agreement for which the loan is granted to me / us and on any default, omission or breach by me / us the Society is hereby authorized to enforce and realize any security held by it in respect of the loan.
11. I agree, that the address shown on this application is to be registered in the Society's records for all accounts in my / our name/s.

Date: Signature:

*** For all female applicants see declaration on the reverse side of this form.