



Unsecured Personal Loan Agreement Form

PART E: Client Agreement / Declaration

I certify that the foregoing particulars are correct to the best of my knowledge and in consideration of you providing lending to me

I acknowledge the following terms and conditions in regards to borrow/purchase made by me:

- A. I agree that Loan Fees of \$..... be added to my loan.
- B. I agree to have a direct deduction of \$..... from my salary within Start Date...../...../..... for consecutive (weeks / fortnightly / monthly) effective from Start Date...../...../.....
- C. I agree that default fee of 25% on every installment will accrue to my loan account each time I do not repay on time as agreed.
- D. In the event I my installments is less than the installment agreed, I agree that default fee of the short fall of 25% be imposed.
- E. I further agree that 25% default fee will continue to accrue even after the agreed installment period has lapsed until it is paid in full. Handy Finance Ltd (HFL) shall take steps to commence recovery action at any time preceding the first default.
- F. In the event of Annual Leave or Recreation leave, my outstanding repayable loan amount will be deducted from my leave entitlements.
- G. In the event of suspension from work, salary deduction would commence immediately upon resumption of duties.
- H. In the event of my termination, death, resignation, retrenchment; any outstanding balance repayable loan including penalty charges will be recouped from my final entitlement, final pay.
- I. In any event of distress arising from non-payment of my loan, I hereby irrevocably authorize HFL, or its authorized agents / bailiffs to enter my premises and seize my assets and sell at public auction, and the proceeds to be credited to my loan account to fully settle my outstanding debt(s)
- J. I hereby fully understand the Terms and Conditions stated in my loan agreement application form between myself and HFL.
- K. If I miss a deduction I will pay cash / cheque into HFL Account to avoid the aforesaid default fee.
- L. If I arrange for my deduction through bank to bank transfer, I shall not amend HFL deduction without the consent of HFL in writing.
- M. To secure an immediate, subsequent or future loan, I may also allow Handy Finance Ltd to deduct a premium as security.
- N. In any event of dispute, I will address my dispute to HFL for amicable resolution, prior to resorting to legal or regulatory authorities.
- O. I agree that my loan will have to be restructure in the event of defaults, change in terms, interest rate etc and I just have to be inform formally through email, letters or a phone call.

Signature:..... Date:...../...../.....

PART F: Client agrees to Credit Report and Disclosure

- A. HFL informs the client and the client agrees that the items of personal information regarding the client and appropriate for keeping on a credit information file, may be divulged by HFL to a credit reporting agency or credit provider.
- B. The Client agrees;
 - (i) that a credit reporting agency may provide to HFL a credit report containing personal information regarding the Client for the purpose of the assessment by HFL of an application for unsecured loan by the client or for the purpose of the collection of payments that are overdue in respect of any unsecured loan provided to the client by HFL;
 - (ii) that Handy Finance Ltd may use information provided by a credit reporting agency (including information that concerns the client's commercial activities or commercial creditworthiness) for the purpose of assessing an application for unsecured loan (including the application for this Service); and
 - (iii) that HFL may give to and receive from another credit provider or credit rating agency any credit report or information derived from such a report for any one or more of the following purposes:
 - a) assessing an application by the Client for the personal or unsecured loan, Client's creditworthiness or the Client's continuing credit worthiness; and
 - b) notifying to exchange with or obtaining information form other credit providers in relation to the conduct or status of or default in relation to any account(s) held by the Client with them or HFL.

Ihereby acknowledged that I have read and understood the terms and conditions of this contract.

Signature:..... Date:...../...../.....

PART G: Irrevocable Salary Deduction Authority

To (Name of Employer):.....

Address of Employer:.....

Applicant / Client Name:.....

Employment Duration:..... Employment Status: **Please Tick** Permanent Casual

Net Salary:..... Bank:..... Account No:.....

Consent / Authority

I, hereby consent and authorise you to deduct from my salary / wages the sum of \$.....forfortnights / weekly effective/...../.....being for the total repayment of this loan the sum of \$.....as agreed with Handy Finance Limited, Kindly arrange to deposit the deduction to the undermentioned bank account, till the loan is fully redeemed In the event of termination of my services for any reason whatsoever, I hereby authorise my employer to deduct and pay any outstanding from my salary due to HFL including terminal benefits. This authority is for valuable consideration and is irrevocable without prior consent of Handy Finance Limited in writing.

Bank : BSP 7025280 ANZ 9957415 WBC 9801917452
 Account Name: Handy Finance Ltd

Signature:..... Date:...../...../.....

Certification by Employer

We acknowledge receipt of the above Irrevocable Authority and Confirm that the applicant is our employee and employment contract of this employee will not be expired within the next one year. The information given is correct and agreed to be bound by its terms

Name:..... Signature:.....

Date:...../...../..... Title:.....

Department / Ministry Stamp



Code 326
 Code Name Handy Finance Ltd
 Deduction Authority Advice

Date

PRE - REQUISITE

Attention : Pay Masters / Salaries Clerk / Accountant

BILL TO :

Dear Sir / Madam

Please be advised that this letter informs your office that client names listed below has applied for personal loan with Handy Finance Limited. In order for Handy Finance to release the funds to client's nominated bank account, we request your immediate directive to allocate - salary deduction of the said amount as specified in the table below. **If client(s)** listed in the table (below) are **not eligible** for payroll deduction. **Then** please -do inform our office promptly, urgently so that we can immediately review and notify the applicant - client.

CLIENT NAME	EDP NO #	DEPARTMENT

TOTAL LOAN PAYABLE	DEDUCTION	LOAN CODE	FREQUENCY

DEAR - Pay Masters / Salaries Clerk / Accountant - Please note that once your authorized sign and stamp are placed - on this document - **then the responsibility falls on your office for the specified deduction.**

Handy Finance Ltd will acknowledge your responsibility to accommodate and **guarantee** - clients payroll deductions. We trust that you will action immediately to safeguard the clients **contractual agreement** with Handy Finance Ltd

Thank you and we look forward for a prompt favorable action

Please - Place your Organization stamp in the space provided

below to Validate , Authenticate this Pre-Requisite Loan Processing Form

Your Comments _____

FOR OFFICIAL USE :

Name of Organization _____

Pay NO # : _____ Date : _____

Authorized by pay clerk : Name : _____

Signature : _____

** Please abide to the provisions of the ERP when signing or endorsing Loan Application forms from lending institutions and companies **

Personal Loan

CLIENT DECLARATION

PART 2

I hereby agree that I have read and understood to the PART E : F & G and other clauses mentioned in the **Handy Finance Ltd - Loan Application Form.**

I **agree and authorize** that, if my loan falls into arrears, it will be referred to the **Collections and Recovery Enforcement Unit.** In the event of termination, redundancy, or overseas travel without settling debt at Handy Finance Ltd. **Handy Finance Ltd** will be duty bound to proceed with the debt recovery action if client secretly travels abroad or plans for migration. I **further authorize** Handy Finance Ltd to conduct searches through **FNPF, FRCS, Immigration, Border Control, financial institutions,** and on **Social Media / Facebook / 3rd Parties** - Contact My Friends and Relatives to determine my whereabouts when necessary.

Fees and Charges - Applicable

Default Notice	\$ 10.00	Reminder / Text / Viber / Messenger	\$ 1.00
Demand Notice	\$ 25.00	1st Copy of Loan Account Statement (Free)	
Bailiff Action Notice	\$ 100.00	2nd Copy of Printed Loan Account Statement	\$ 2.00

Acknowledgment of Payment Obligation and Penalty Terms - Client Declaration

I **agree,** acknowledge and accept that a **default fee of 25%** will be applied to my loan account **for each and every installment** not paid on time. In the event that salary deduction is not processed on time by Payroll Officers, I acknowledge it is my **sole responsibility** to pay the full installment amount in **CASH** by the due date. I will do online payment or through Mpaisa App as applicable. Any **shortfall or late payment** may attract penalty interest, in accordance with the terms and conditions of my signed loan agreement.

Name of Client _____ Signature _____ Date _____

Name of Witness _____ Signature _____ Date _____

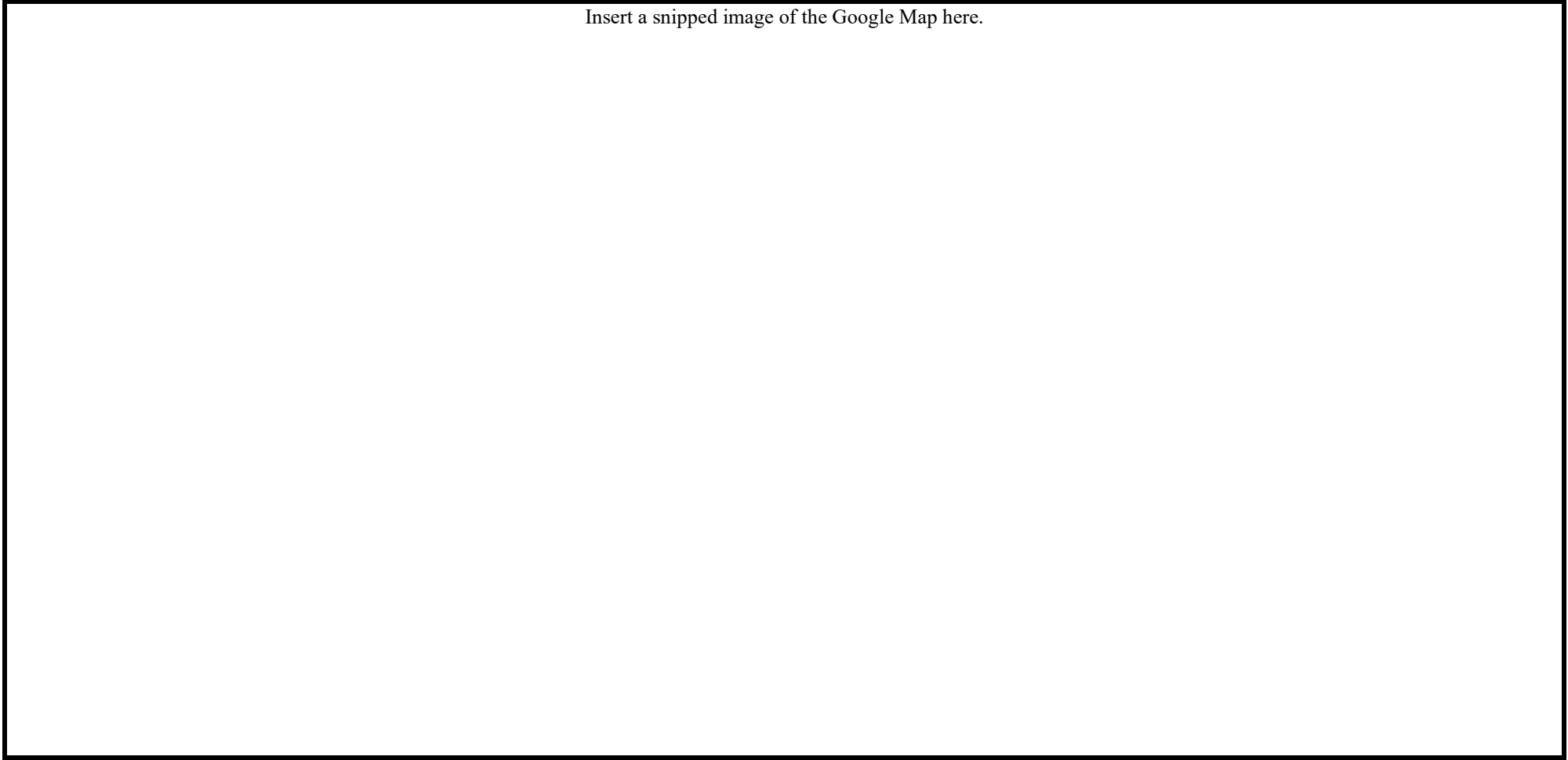
* Kindly - Please read the above contents before signing in the above terms and conditions as a client you have the -
 * - fundamental right to have your own legal opinion. * Thank you * * *

CUSTOMER RESIDENTIAL GOOGLE MAP (AERIAL MAP)

Customer Name: _____ Phone Number: _____

Google Map Coordinates: _____

Insert a snipped image of the Google Map here.



CLOSE RELATIVE RESIDENTIAL GOOGLE MAP (AERIAL MAP)

Close Relative Name: _____ Phone Number: _____

Google Map Coordinates: _____

Insert a snipped image of the Google Map here.

