



A Saving today, a peaceful mind tomorrow

UNISA SACCO SOCIETY LIMITED

P.O BOX 33745-00600, Nairobi
CELL: +254 727 727 875
E-mail: info@unisasacco.co

NJENGI HOUSE,
6th Floor, Along Tom Mboya Street
Opposite Quick Mart supermarket

LOAN APPLICATION FORM

Attach a copy of National ID

Form No.: _____ Date: ____/____/____

A. PERSONAL DETAILS

Member's Name:	Membership No:
National ID No:	Phone Number:
Postal / Physical Address:	Position in SACCO: ☐ Committee Member ☐ Member ☐ Other _____

B. LOAN APPLICATION AND REPAYMENT

Loan Type:	Amount (KES):	Repayment Period: _____ months
Amount in Words		

C. PURPOSE FOR WHICH LOAN IS APPLIED

1.	
2.	
3.	

D. SECURITY OFFERED FOR THE LOAN

1.	
2.	
3.	

E. TERMS AND CONDITIONS

1. All information supplied must be accurate; the applicant shall cooperate with pre-loan appraisal and verification.
2. Approval is subject to eligibility, SACCO lending policy, applicable fees, interest and acceptable security.
3. The borrower shall repay approved instalments on time and notify the SACCO of material changes affecting repayment.
4. Late payment or default may attract penalties and recovery from savings, other funds, guarantors or collateral, including legal action.
5. The SACCO may obtain or share credit information with authorized institutions and credit reference agencies as permitted by law.
6. The SACCO may amend lending terms, rates and charges in line with its policies and applicable law.

F. APPLICANT DECLARATION

I declare that the information provided is true and complete. I confirm that I have read, understood and accepted the SACCO's bylaws, lending policies and the terms and conditions of this application, and I consent to lawful processing of my personal and credit information.

Applicant Name:	Signature:	Date:
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GUARANTOR, SECURITY APPRAISAL AND LOAN RECEIPT

G. GUARANTOR DETAILS

The applicant is the Primary Guarantor (Guarantor 1). Additional guarantors jointly and severally guarantee repayment. If the borrower defaults, outstanding amounts may be recovered from guarantors' savings, and affected guarantors may be ineligible for further loans until cleared.

Member No.	Guarantor Name	ID No.	Phone No.	Amount Guaranteed (KES)	Signature

H. LOAN RECEIPT / ACKNOWLEDGEMENT

I, _____, Membership No. _____, acknowledge receipt of a

loan of KES _____ (Amount in words: _____).

Mode of Disbursement: ☐ Mobile Money ☐ Cheque No.	Repayment Period: _____ months
Principal (KES)	Interest (KES) Insurance (KES)
Monthly Instalment (KES): Principal + Interest + Insurance=	Commencement: ____/____/____ Completion: ____/____/____

I confirm receipt of the loan and undertake to repay it in accordance with UNISA SACCO's terms and conditions.

Recipient Name:	National ID No.:	Signature:	Date:
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I. FOR OFFICIAL USE ONLY - SECURITY APPRAISAL

Loan Type:
Applicant's Savings (KES):
Add: Guaranteed Amount
Add: Collateral Value - Title / Logbook
Less: Existing Loans
Less: Existing Guarantees
Less: Loan Applied For
NET SECURITY POSITION (KES)
Must be above zero



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OFFICIAL APPRAISAL AND APPROVALS

J. CREDIT MANAGER'S RECOMMENDATION				
Member Eligibility Confirmed: ☐ Yes ☐ No		Recommended Amount (KES)		Repayment Period: _____ months
Comments:		Amount in Words:		
Credit Manager Name		Signature		Date
K. CHIEF EXECUTIVE OFFICER (CEO) REVIEW				
Approved Amount (KES)		Amount in Words:		
Comments:				
CEO Name		Signature		Date
L. CREDIT COMMITTEE APPROVAL				
Chairperson	Decision: ☐ Approved : ☐ Deferred : ☐ Rejected	Name	Signature	Date
Secretary	Decision: ☐ Approved : ☐ Deferred : ☐ Rejected	Name	Signature	Date
Member	Decision: ☐ Approved: ☐ Deferred : ☐ Rejected	Name	Signature	Date
Committee Comments / Conditions				
M. EXECUTIVE COMMITTEE APPROVAL				
Decision: ☐ Approved ☐ Approved with Conditions ☐ Deferred ☐ Rejected				
Approved Amount (KES)		Amount in Words:		Repayment Period: _____ months
Conditions / Remarks				
Date of Approval & Official SACCO Stamp				
Position	Name	Signature	Date	
Chairperson				
Vice Chairperson				
Secretary				
Treasurer				