

# KENTOURS REGULATED NON-WDT SACCO SOCIETY LTD

1<sup>st</sup> Floor Commodore Office Suites, Kindaruma Road, Kilimani, Nairobi. P.O. Box 79333 - 00200 Nairobi. Telephone: 0709 309 000. Cell: 0722 968 596, 0733 667 596. Website: www.kentours.co.ke. E-mail: info@kentours.co.ke.

# **MEMBER LOAN APPLICATION**

Office R/No	Date received in office
A. PERSONAL DETAILS	
Full Name	ID/Passport No(Attach Copy)
KRA Pin(Attach Copy)	Membership Number Payroll Number
Age Physical Address (Home/Estate/Street/House Nu	ımber)
CountySub-County	Location
P.O. Box Code E-mail	Telephone (Private)
B. LOAN DETAILS	
Please state the loan type by ticking.	
Normal Emergency School fees	Jipange Super school fees
Instant Premium Refinancing	Junior Karibu Housing
	in words (Ksh.):
	of the loan ( <b>Refer to note No. 17</b> )
	efer to note No. 14) Amount in words (Ksh.)
D. EMPLOYMENT DETAILS	
Employer:	
Physical Address / Station:	Office Telephone:
Your Designation:	Department:
Member's Signature	Date

N/B: FORGERY IS A CRIMINAL OFFENCE

E.	BUSINESS DETA	ILS (F	OR	NON	I-EM	PLOY	YED 1	MEM	BERS	)									
	Name of Business:																		
	Nature of business:							•••••		Exp	ected	mont	thly in	icome	:				
	Physical Address:.										Pos	stal A	ddress	s:					
	Telephone Number	······						I	Busine	ss Ca <sub>l</sub>	pital/E	Equity	(Ksh.	):					
F.	ALTERNATIVE	CON	TAC	CT (s	<u>shoul</u>	d not	be a	spou	se or	guara	antor	(s) <u>Se</u>	e Not	e 13)					
Nar	ne:	• • • • • • • •							Telep	hone l	No:						• • • • •		
Em	ail:								Re	lation	ship:								
G.	LOAN PAYMENT	DETA	AILS																
Mo	de of payment Ba	nk			I	M-Pes	a 🔃	] (It	f M-Pe	sa) Tel	lephor	ne No.							
	: Only Loan applicat applicable Mpesa c official bio data rec For payment throug count Name:	harges cords. gh the l	. M-I bank	Pesa or w	disbur here le	rsemei oan ar	nts wi	ll only	be ma	ide to Ksh.	the ph	one n	umbe lease f	r appo	earing	in Ke	entou		co's
				•••••										••			_		
Aco	count Number																		
Bar	nk Name:		•••••	•••••	• • • • • • •		•••••		Bran	ch			•••••	•••••		• • • • • •			
Me	mber's Signature	•••••	•••••	••••	•••••	•••••	•••••	Dat	te	•••••	•••••	•••••	•••••	•••••	•••••	•••			
Н.	TO BE COMPLET	ED BY	Y AC	COL	UNTS	S DEP	ART	MENT	Г (арр	lican	t not a	utho	rized	to sig	<u>n)</u>				
	Gross salary				Out	stand	ing co	ompar	ny loa	ns			]	Net S	alary				••••
	Name				• • • • • •		De	signa	tion						Signa	ature		• • • • • • • • • • • • • • • • • • • •	
	Date		••••	'	Offic	ial St	amp.			• • • • • •			• • • • • •						
I. <u>1</u>	TO BE COMPLETI	ED BY	PEF	RSO	NNEI	L DEF	ART	MEN'	<u>r</u>										
	I certify that the co of the loan agreeme If there is any object	ent in t	favoı	ur of	KEN	NTOU	RS S	ACC	O SO	CIET	Y LT	D							
	Name	• • • • • • •					De	esigna	tion						Signa	ature		• • • • • • •	
	Date				Offic	ial St	amp.			• • • • • •			• • • • • •						

#### **NOTES:**

- 1. Form must be filled in full and must attach a copy of ID or Passport and copy of KRA Pin.
- 2. The payslip must be current and signed/stamped by the employer. For individual member (not in employment), one must provide 3 months certified bank statement (management may request for additional information).
- 3. When applying for a premium loan a member should not have any other loan.
- **4.** A new member is eligible for a first loan after six months, but for Karibu loan one qualifies after 3 Months.
- **5.** For loan approval, any cash deposits will be disregarded unless it has been with the Sacco for not less than six months.
- **6.** Emergency, school fees and super school fees loans must be supported by documentary evidence.
- 7. Maximum loan(s) to any individual will not exceed Kshs 12.0 million or such other limits as may be approved by the AGM from time to time.

**8.** Unless otherwise advised through a Sacco Circular, Maximum repayment periods and interest rates are as follows:

Type of Loan	Maximum Loan (Ksh.)	Maximum Repayment Period in Months	Interest Rate Per Month	Loan to Deposits Factor
Normal	12,000,000	1-48	1%	3
TVOTTIME		49-72	1.1%	3
Refinancing	12,000,000	1-48	1%	3
Kermanenig	, ,	49-72	1.1%	
Premium	12,000,000	60	1.165%	4
Emergency	1,000,000	24	1%	3.5
Instant Loan	500,000	36	1.125%	3.5
School Fees	750,000	24	1%	3.5
Super School Fees	750,000	24	1%	3.5
Karibu Loan	500,000	12	1.5%	3
Housing Loan	1,000,000	48	1%	3

Refinancing Loan-Must be applied for within 6 months of running Normal Loan (if repayable in 1-48 months) and 12 months (if repayable in 49-72 months). Once a Premium Loan is taken normal loan is forgone.

- **9.** Interest is calculated on reducing balance basis and is charged on the 20<sup>th</sup> of every month.
- **10.** The Credit & Risk Management or Administration & Finance Committee has authority to approve a lesser amount of loan than applied for, if the member does not qualify for the amount applied for.
- 11. This FORM is for All loan except Home Appliance, Bridging, Consolidation, Asset Finance, Salary Advance and Bank Loan Bailout.
- 12. Cancellations / Alterations/Incompleteness can cause delay in processing of the Loan application.
- 13. An alternative contact is a person through whom you can be reached besides your spouse or guarantor(s).
- 14. Deposits boosting facility is available to a member who wishes to borrow more money than their current deposits allow. The Sacco will advance the member equivalent of up to 100% of own deposits subject to a maximum of Kshs. 200,000 in a period of 12 months. The advanced (boosted) amount is credited to the members deposits. A fee of 5% (one off) is charged on the boosted amount. An insurance premium of 0.35% is charged on the boosted deposits and the resultant loan. The facility is available to all existing loan products except; salary advance, dividend advance and M-Jisort. A member should have been a Sacco member for at least 1 year to qualify for the facility.
- **15.** Jipange loan amount is based on Jipange Savings balance. The loan is guaranteed by Jipange Savings. The interest is 1% per month and maximum repayment period is 12 Months.
- **16.** Junior loan amount is based on Junior Savings balance. The loan is guaranteed by Junior Savings. The interest is 1% per month and maximum repayment period is 12 Months.
- 17. Clause J (Purpose of the Loan) below is a mandatory requirement by the Sacco Societies Regulator (SASRA).
- 18. For Housing Loan, the amount approved will be paid to directly to Kentours Housing Co-operative Society.

# J. PURPOSE OF THE LOAN (Please tick).

Agriculture    1110   Caperane   1130   Coffee   1130   Coperane   1130   Coffee   1130   Coperane   1130   Coffee   1130   Coperane   113	Main	Specific
1120   Carlore		1110 Tea
1160   Others, cotton, sail etc.   1150   Cerea's such as mater, wheat, sorghum. Millet etc.   1150   Legumes such as bream, peas, snow peas, cow peas, french bean etc.   1150   Legumes such as bream, peas, snow peas, cow peas, french bean etc.   1150   Horticuliur cross such as vegetables. fruits.   Howers   1150   Horticuliur cross such as vegetables. fruits.   Horticuliur cross such as vegetables.   1150   Horticuliur cross such as veg		
1150   Cereals such as beams, pass, some pass, forench beams etc.   1170   Hortsculture crops such as beams, pass, sowe pass, forench beams etc.   1170   Hortsculture crops such as yeepstables, involves flowers.   1180   Rotos & Bubers such as Irish potatores, sweet potatores and cassava.   1191   Dailyr farming.   1290   Reservations.   1291   Poultry's arming.   1292   Reservations.   1293   Poultry's arming.   1294   Reservations.   1295   Poultry's arming.   1296   Others.   1210   Page farming.   1210   Page farming		
1160   Legumes such as beams, peas, snow peas, cow peas, French bears etc   1170   Horticuture crops such as septeables, furtils, flowers     1180   Roots & Lubers such as Frich potatoes, sweet potatoes and cossave   1181   Roots & Lubers such as Frich potatoes, sweet potatoes and cossave   1210   Dairy Farming     1220   Peubler y Farming     1220   Robber Sterming		
1170   Intriculture crops such as vegetables, ratis, flowers   1180   Roots & Lubers such as Irish potatos, sweet potatos and cossave   1210   Dairy farming   1220   Reef Production   1230   Poutry farming   1250   Rabbit Farming   1250   Rabbit Farming   1250   Rabbit Farming   1270   Pig Farming		
120   Darly farming   120   Reproduction   120   Poultry farming   120   Reproduction   120   Poultry farming   120   Reproduction		
1206   Beel Production   1209   Beel Production   1209   Beel Repring   1209   Beel Repring   1200   Beel Repring   1200   Sheep and Goat Rearing   1200   Sheep and Goat Rearing   1200   Sheep and Goat Rearing   1200   Others   1200   O		
1236   Fouthy Farming   1250   Babbit Farming   1250   Babbit Farming   1250   Shee pering   1250   Shee pain Gout Reading   1270   Pg Farming   1270   Pg Farming   1280   Others   1280		
1406   See keeping   1206   Sheep and Goat Rearing   1200   Others   1200		
1506   Sabbit Farming   1709   Pig Farming   1709   Pig Farming   1709   Pig Farming   1709   Pig Farming   1700		
1200 Per farming   1200 Debres   1200 Agricultural machinery such as truck, tractors and other farm tools   1200 Water, irrigation and supporting services   1210 Agricultural equipment and accessories   1210 Agricultural equipment   1210 Agricultural e		
1300 Others   1310 Agricultural machinery such as truck, tractors and other farm tools   1310 Agricultural machinery such as truck, tractors and other farm tools   1310 Agricultural machinery such as truck, tractors and other farm tools   1310 Agricultural equipment and accessories   1420 Dealers in Agro-Chemicals, seeds and other farm inputs   1430 Distribution of farm produce   1510 Agro-Greestry   1210 Whotesale   1210 Agro-Greestry   1210 Whotesale   1210 Agro-Greestry   1220 Purchase of motor vehicle accessories   1220 Purchase of Experiment   1220 Purchase of Purch		
1320   Water, Irrigation and supporting services   1330   Veterinary and related services   1340   Patriotural equipment and accessories   1420   Dealers in agro-chemicals, seeds and other farm inputs   1430   Dealers in agro-chemicals, seeds and other farm inputs   1430   Dealers in agro-chemicals, seeds and other farm inputs   1430   Dealers in agro-chemicals, seeds and other farm inputs   1430   Postbuliotion of farm produce   1510   Agro-forestry   1430   Postbuliotion of farm produce   1210   Public service transport   1220   Public service transport   1220   Purchase of motor vehicle accessories   1230   Public service transport   1220   Purchase of motor vehicle accessories   1230   Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)   1230   Public services and produce processing   1230   Public services and produce processing   1230   Public services and produce processing   1230   Public services such as Barber shops   1230   Public services such as Survices such as Survice		
1410   Agricultrial equipment and accessories   1410   Agricultrial equipment and accessories   1420   Dealers in Agro-Chemicals, seeds and other form inputs   1510   Agro-Chemicals   1520   Agricultrial equipment and accessories   1510   Agro-Chemicals   1520   Agro-		
Hard   Agricultural equipment and accessories     1400   Agricultural equipment and accessories     1400   Agricultural equipment and accessories     1510   Agricultural equipment accessories     1520   Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)     1520   Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)     1520   Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)     1520   Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)     1520   Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)     1520   Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)     1520   Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)     1520   Accommodation   Accommodation     1521   Accommodation   Accommodation     1521   Accommodation   Accommodation     1521   Accommodation   Accommodation     1522   Accommodation   Accommodation     1523   Accommodation   Accommodation     1524   Accommodation   Accommodation     1525   Accommodation   Accommodation     1526   Accommodation   Accommodation     1527   Accommodation   Accommodation     1528   Accommodation   Accommodation     1529   Accommodation   Accommodation     1520   Accommodation   Accommodation     1521   Accommodation   Accommodation     1522   Accommodation   Accommodation     1523   Accommodation   Accommodation     1524   Accommodation   Accommodation     1525   Accommodation   Accommodation     1526   Accommodation		
1420   Dealers in Agro-chemicals, seeds and other farm inputs   1430   Stribution of farm produce   1510   Agro-forestry   2110   Wholesale   2120   Retail   2120   Public service transport   2120   Public se		, , , , , , , , , , , , , , , , , , ,
Trade		
Trade    2110   Wholesale		
2120 Retail   2120 Public service transport   2120 Public se		
2210 Public service transport   2220 Purchase of motor vehicle accessories   2230 Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)   2330 Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)   2330 Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)   2330 Accommodation, restaurants, conference facilities, event planning & outside catering, theme parks (wedding& others)   2330 Medical clinics and equipment     2400 Export     2410 Export     2410 Export     2410 Small scale Agricultural Produce processing     3130 Dressmaking industry     3130 Dressmaking industry     3130 Motor vehicle repairs     3130 Motor vehicle repairs     3230 Morting capital for learning institutions, churches & business enterprises     3230 Working capital for learning institutions, churches & business enterprises     3230 Computer services and Internet     3230 Eventual Production Equipment     410 Computer services and Internet     3230 Motor vehicle repairs     3230 Eventual Productive et computer software and hardware     3230 Eventual Productive et computer software and hardware     3230 Eventual Productive et computer software and hardware     3230 Eventual Productive et computer software and scientific activities et computer software and scientific activitie	Trade	
Purchase of motor vehicle accessories		
Manufacturing and Servicing Industries   Medical clinics and equipment   Manufacturing   Medical clinics and equipment   Medical clinics and handscrafts   Medical clinics and scription   Medical clinics		
2320   Schools and kindergartens   2330   Medical clinics and equipment   2440   Export   2470   Export   24		
Manufacturing and Servicing   10 Jua kail industry   10 Jua kail i		
Manufacturing and Servicing   Industries   3130   Jus kall industry   3130   Jestmaking Industry   3130   Jestmak		2320 Schools and kindergartens
Manufacturing and Servicing Industries     Sample Servicing Industries    1310   Jua kali Industry    1310   Jua kali Industry    1310   Densmaking    1310   Densmaking Industry    1310   1310   Densmaking Industry    1310   Densmaking Industry		
Manufacturing and Servicing   3120   Small scale Agricultural Produce processing   3120   Small scale Agricultural Produce processing   3120   Dressmaking Industry   3140   Leather tanning   3150   Carving and handcrafts   3120   Motor vehicle repairs   3220   Professional services such as Barber shops   3230   Working capital for learning institutions, churches & business enterprises   3240   Working capital for learning institutions, churches & business enterprises   3240   Promotion of local tourism   3310   Computer services and Internet   3320   Telecommunication Equipment		'
and Servicing Industries Industri	Manufacturing	
Industries    313   Desmaring moustry     315   Carving and handcrafts     320   Motor vehicle repairs     320   Professional services such as Barber shops     320   Working capital for learning institutions, churches & business enterprises     320   Working capital for learning institutions, churches & business enterprises     320   Computer services and Internet     330   Computer software and hardware     330   Telecommunication Equipment     4110   School fees for primary and secondary schools including shopping and accommodation     4120   College fees, University fees, training fees, seminar fees     4130   Research and scientific activities etc     4130   Research and scientific activities etc     4130   Maternity Bills and expenses     4130   Maternity Bills and expenses     4130   Maternity Bills and expenses     4130   Construction of multiple residential buildings     4130   Construction of multiple residential buildings     4140   Construction of multiple residential buildings     4150   Construction of single residential dwelling units     4160   Renovations of the buildings     4170   Payment to microfinance loans     4180   Purchase of residential property/payments to mortgage loans in other financial institutions     4180   Payment to commercial bank loans     4190   Payment to insurance policies     410   Payment to insurance policies     4110   Payment to i	_	
3150   Carving and handcrafts   3120   Motor vehicle repairs   3220   Professional services such as Barber shops   3230   Working capital for learning institutions, churches & business enterprises   3240   Promotion of local tourism   3310   Computer services and Internet   3320   Computer services and Internet   3320   Computer sortiware and hardware   3330   Telecommunication Equipment   4110   School fees for primary and secondary schools including shopping and accommodation   4120   College fees, University fees, training fees, seminar fees   4130   Research and scientific activities etc   4130   Research and scientific activities etc   4130   Research and scientific activities etc   4130   Materinity Bills and expenses   4130   Construction of multiple residential buildings   4130   Construction of multiple residential buildings   4130   Construction of multiple residential buildings   4130   Construction of infere in esidential dwelling units   4240   Renovations of the buildings   4240   Payment to microfinance loans   4240   Payment to Commercial bank loans   4240   Payment to insurance policies   4240   Payment to insurance		3130 Dressmaking Industry
3210   Motor vehicle repairs   3220   Professional services such as Barber shops   3230   Working capital for learning institutions, churches & business enterprises   3240   Promotion of local tourism   3310   Computer services and Internet   3320   Computer services and Internet   3320   Computer software and hardware   3330   Telecommunication Equipment   3330   Telecommunication Equipment   3330   Telecommunication Equipment   3410   School fees for primary and secondary schools including shopping and accommodation   4120   College fees, University fees, training fees, seminar fees   4130   Research and scientific activities etc   4130   Research and scientific activities etc   4130   Medical Bills, purchase of medicine   5120   Maternity Bills and expenses   4130   Purchase of plots   4130   Purchase of plots   4130   Purchase of plots   4130   Purchase of plots   4130   Purchase services such as surveying and valuation   4130   Construction of multiple residential buildings   4130   Construction of single residential dwelling units   4130   Purchase of residential dwelling units   4130   Purchase of residential dwelling units   4130   Purchase of residential property/payments to mortgage loans in other financial institutions   4130   Purchase of residential property/payments to mortgage loans in other financial institutions   4130   Purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds   4130   Purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds   4130   Purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds   4130   Purchase of feusies sites like food, beverages and basic household products.	industries	<u> </u>
3200   Professional services such as Barber shops   3200   Working capital for learning institutions, churches & business enterprises   3240   Promotion of local tourism   3240   Promotion of local tourism   3240   Computer services and Internet   3250   Computer services and Internet   3250   Computer software and hardware   3330   Telecommunication Equipment   3250   Computer software and hardware   3330   Telecommunication Equipment   3250   College fees, University fees, training fees, seminar fees   4130   Research and scientific activities etc   4130   Research and scientific activities etc   4130   Medical Bills, purchase of medicine   5120   Maternity Bills and expenses   5120   Construction of multiple residential buildings   5120   Construction of commercial buildings   5120   Construction of commercial buildings   5120   Construction of single residential dwelling units   5120   Construction of single residential dwelling units   5120   Payment to incrofinance loans   5120   Payment to incrofinance loans   5120   Payment to incrofinance loans   5120   Payment to incommercial bank loans   5120   Payment to insurance policies   5120   Payment to insurance polici		
320   Working capital for learning institutions, churches & business enterprises   3240   Promotion of local tourism   3310   Computer services and Internet   3320   Computer software and hardware   3330   Telecommunication Equipment   4110   School fees for primary and secondary schools including shopping and accommodation   4120   College fees, University fees, training fees, seminar fees   4130   Research and scientific activities etc   4130   Research and scientific activities etc   4130   Medical Bills, purchase of medicine   5120   Maternity Bills and expenses   5140   Purchase of plots   5120   Maternity Bills and expenses   5120   Maternity Bills and expenses   5120   Land purchase services such as surveying and valuation   5120   Construction of multiple residential buildings   5120   Construction of multiple residential buildings   5120   Construction of single residential dwelling units   5120   Renovations of the buildings   5120   Renovations of the buildings   5120   Payment to microfinance loans   7120   Payment to microfinance loans   7120   Payment to Commercial bank loans   7120   Payment to Commercial bank loans   7120   Payment to insurance policies   7120   Paying personal debts to non-registered institutions   7120   Paying pe		
3310   Computer services and Internet   3320   Computer sortivare and hardware   3320   Telecommunication Equipment   3320   College fees, University fees, training fees, seminar fees   4130   Research and scientific activities etc   4130   Research and scientific activities etc   4130   Medical Bills, purchase of medicine   5120   Medical Bills, purchase of plots   6120   Land purchase services such as surveying and valuation   6210   Construction of multiple residential buildings   6220   Construction of multiple residential buildings   6220   Construction of single residential buildings   6230   Construction of single residential dwelling units   6240   Renovations of the buildings   6		
Signature   Sign		3240 Promotion of local tourism
Beducation   4110   School fees for primary and secondary schools including shopping and accommodation   4120   College fees, University fees, training fees, seminar fees   4130   Research and scientific activities etc   4130   Medical Bills, purchase of medicine   5120   Maternity Bills and expenses   5110   Medical Bills, purchase of medicine   5120   Maternity Bills and expenses   6110   Purchase of plots   6120   Land purchase services such as surveying and valuation   6210   Construction of multiple residential buildings   6220   Construction of commercial buildings   6220   Construction of single residential dwelling units   6240   Renovations of the buildings   6230   Construction of single residential dwelling units   6240   Renovations of the buildings   Finance,   7110   Payment to microfinance loans   7210   Payment to Commercial bank loans   7210   Payment to insurance policies   7310   Purchase of residential property/payments to mortgage loans in other financial institutions   7310   Purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds   7530   Paying personal debts to non-registered institutions   7410   Payment to insurance policies   7530   Paying personal debts to non-registered institutions   7430   Payment papers, unit trusts and other quoted public funds   7430   Payment papers and friends etc.   7430   Payment payments and friends etc.   7430   Payment payments and friends etc.   7430   Paym		3310 Computer services and Internet
Human Health   4110   School fees for primary and secondary schools including shopping and accommodation   4120   College fees, University fees, training fees, seminar fees   4130   Research and scientific activities etc   4130   Medical Bills, purchase of medicine   5120   Medical Bills, purchase of medicine   5120   Maternity Bills and expenses   6130   Purchase of plots   6120   Land purchase services such as surveying and valuation   6210   Construction of multiple residential buildings   6220   Construction of multiple residential buildings   6220   Construction of single residential dwelling units   6240   Renovations of the buildings   6230   Construction of single residential dwelling units   6240   Renovations of the buildings   6240		
Human Health		
Human Health Human Health Finance, Investment and Insurance Investment Finance, Investment And Insurance Finance, Investment to multiplier exidential buildings And Social And Deventues surveying and valuation And Social And Deventues surveying and valuation And Social And Deventues of putterness surveying and valuation Bills And Purchase of putterness surveying and valuation Bills And Purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds And Social And Soc	Education	
Size   Maternity Bills and expenses		
Land &Housing6110Purchase of plots6120Land purchase services such as surveying and valuation6210Construction of multiple residential buildings6220Construction of single residential dwelling units6240Renovations of the buildingsFinance,7110Payment to microfinance loansInvestment7210Payment to Commercial bank loans3110Purchase of residential property/payments to mortgage loans in other financial institutions7310Payment to insurance policies7310Payment to insurance policies7510Buying of Sacco shares7520purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public fundsConsumption8110Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.8210Household necessities like food, beverages and basic household products.	Human Health	5110 Medical Bills, purchase of medicine
Housing  6120 Land purchase services such as surveying and valuation 6210 Construction of multiple residential buildings 6220 Construction of commercial buildings 6230 Construction of single residential dwelling units 6240 Renovations of the buildings  Finance, Investment and Insurance 7110 Payment to microfinance loans 7210 Payment to Commercial bank loans 7310 Purchase of residential property/payments to mortgage loans in other financial institutions 7310 Payment to insurance policies 7510 Buying of Sacco shares 7520 purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds 7530 Paying personal debts to non-registered institutions  Consumption and Social 8110 Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc. 8210 Household necessities like food, beverages and basic household products.		
Finance, Investment and Insurance  Consumption 5730 Paying personal debts to non-registered institutions  Consumption and Social 5230 Construction of multiple residential buildings  E3210 Construction of single residential dwelling units  E3220 Construction of single residential dwelling units  E3230 Construction of single residential dwelling units  E3240 Renovations of the buildings  Finance, Investment 7110 Payment to microfinance loans  F3110 Payment to Commercial bank loans  F3110 Payment to Commercial bank loans  F3110 Payment to insurance policies  F3110 Payment to insurance policies  F3110 Payment to insurance policies  F3110 Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.  E3210 Household necessities like food, beverages and basic household products.	Land &	·
6220   Construction of commercial buildings     6230   Construction of single residential dwelling units     6240   Renovations of the buildings     7110   Payment to microfinance loans     7210   Payment to Commercial bank loans     7310   Purchase of residential property/payments to mortgage loans in other financial institutions     7410   Payment to insurance policies     7510   Buying of Sacco shares     7520   purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds     7530   Paying personal debts to non-registered institutions     Consumption and Social     8110   Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.     8210   Household necessities like food, beverages and basic household products.	Housing	
Finance, Investment and Insurance   F310   Payment to microfinance loans   F310   Payment to Commercial bank loans   F310   Payment to insurance policies   F310   Payment t		
Finance, Investment Investment Investment Insurance Insu		-
Total Payment to Commercial bank loans		6240 Renovations of the buildings
and Insurance  7310 Purchase of residential property/payments to mortgage loans in other financial institutions  7410 Payment to insurance policies  7510 Buying of Sacco shares  7520 purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds  7530 Paying personal debts to non-registered institutions  Consumption and Social  8110 Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.  8210 Household necessities like food, beverages and basic household products.	Finance,	·
and Insurance7410Payment to insurance policies7510Buying of Sacco shares7520purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds7530Paying personal debts to non-registered institutionsConsumption and Social8110Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.8210Household necessities like food, beverages and basic household products.	Investment	·
7510 Buying of Sacco shares 7520 purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds 7530 Paying personal debts to non-registered institutions  Consumption and Social  8110 Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.  8210 Household necessities like food, beverages and basic household products.	and Insurance	
7520 purchase of quote shares, unquoted shares, treasury bills & bonds, commercial papers, unit trusts and other quoted public funds 7530 Paying personal debts to non-registered institutions  Consumption and Social  8110 Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.  8210 Household necessities like food, beverages and basic household products.		
Consumption and Social  8110 Expenses incurred relating to car and electronic repairs, bills like electricity, sewer, water, telephone, decoder, personal debts to family members and friends etc.  8210 Household necessities like food, beverages and basic household products.		
and Social  family members and friends etc.  8210 Household necessities like food, beverages and basic household products.		7530 Paying personal debts to non-registered institutions
8210 Household necessities like food, beverages and basic household products.	Consumption	
	and Social	·
JETVICES 1 8310 Goods that do not wear out quickly like automobiles(cars), books, bousehold (home appliances, consumer electronics, furniture	Services	8310 Goods that do not wear out quickly like automobiles(cars), books, household (home appliances, consumer electronics, furniture,
tools etc) sports equipment, jewellery, toys etc		
8410 Burial expenses, wedding expenses, rites of passage expenses.		

#### K. <u>SECURITY OFFERED</u>

### Authority to Deduct My Salary, Hold My Deposits, Terminal Benefits and Dispose My Assets

I hereby authorize my employer to deduct my salary per the advice received from the Society to pay the amount of loan granted to me on monthly basis under the terms which the loan is given until it is cleared in full. Should I leave employment before completion of repayment, or default to pay, I hereby authorize the loan balance to be deducted from my deposits in the society, my terminal benefits, attaching any other property that I have given towards the loan, demand savings and attaching guarantors.

Also, should I leave the current employment, I authorize recovery of any outstanding loan from future employment.

#### L. LOANEE'S DECLARATIONS

- a. In connection with the application and/or maintaining a credit facility with Kentours Sacco, I authorize the Sacco to carry out credit checks with or obtain my credit information from, a credit reference bureau. In the event of account going into default, I consent to my name, transaction and default details being forwarded to a credit reference bureau for listing. I acknowledge that this information may be used by banking institutions and other credit grantors in assessing application for credit by name, associated companies, and supplementary account holders and for occasional debt tracing, fraud prevention purposes and/or for any other lawful purposes.
- b. In support of my loan application, I declare that the above information is true to the best of my knowledge. I understand that if any of the information I have provided proves to be false, it will lead to the automatic decline of my application. If it is found out that any information I have provided proves to be false after disbursement, the Sacco has the right recall the loan.

#### c. Consent to Process, Store and Share Personal Data

I hereby consent to the collection, processing, storage and sharing of the personal data that I have provided for the purpose of maintaining my Sacco membership. I understand that this data may be made available to the Sacco's partner organizations or individuals for lawful purposes. I shall indemnify the Sacco against any loss or injury arising out of any claim as a result of processing, storing and sharing of such data.

Loanee's Name					
	2 NI	Cianatana	$\mathbf{m}_{\mathbf{M}_{\mathbf{a}}}$	I A 4 (IZ -1)	Doto
Loanee's Name	is Name	Signature	III INO	Loan Amount (Kene)	Date

### M. **GUARANTORS**

### i) Repayment Guarantee

We, the undersigned guarantors hereby accept jointly and severally liability for the repayment of the loan in the event of the loanee's default. We understand the amount may be recovered by an offset against our deposits in the society or by attachment of our salaries or properties and that we shall be liable for the defaulted loans to the tune of the amount guaranteed.

- ii) We understand and accept that the Credit & Risk Management or Administration & Finance committee may approve a lesser amount of loan than applied for, if the member does not qualify for the amount applied.
- iii) Guarantors are **strongly advised** to read all the information provided in this form by the applicant and terms and conditions contained herein, so as to understand the full implications of signing this part.

	GUARANTOR NAME	EMPLOYER	ID NO.	PHONE	M/NO.	STATE AMOUNT GUARANTEED		DATE	SIGNATURE
	(Must be a Member)			NO.		FIGURES	WORDS		
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									

Loanee's Name	Sign	ID/Passport No	Loan Amount (Kshs)	Date
	C	1	` ,	
Guarantors Verification (Ke	ntours Office): Name	Signature	Da	ıte