



LOAN APPLICATION FORM

Name of Applicant: Contact No:

CHECKLIST

- Completed Application Form
- Salary slips of immediate past three months
- Employer’s letter of undertaking/Guarantor’s undertaking (format attached)
- Photocopy of Valid Identification (Voter’s ID, Passport, Driver’s License)
- Bank Statement of immediate past six months
- 1 passport picture
- ID of Guarantor
- Guarantor’s salary slip of immediate past month

Type of Loan Requested: Project-Loans Small-Loan Micro-Group Loan

Mode of repayment: Source deduction Postdated cheques
Cash Standing order

Please write clearly as you complete this application form and do not use correction fluid on the form. Please endorse every page of this form.

Signature:

Contact Number:

For USL Use only:

Relationship Manager’s Name:

Relationship Manager’s Signature Date:

1.	Personal Information			
Title	Mr.	Mrs.	Other Please specify	
Surname:				
First Name:				
Other Names:				
Gender:	Male	Female		
Date of Birth:				
Marital Status:	Married	Single	Divorce	Widowed
Number of Dependents				
Residential Address (Not Post Office box):				
Do you own the property?	Yes	No		
Length of Stay at your present residence:				
Previous Residence(if less than 2 years at present residence):				
Length of Stay at your previous residence				
Postal Address				
Nationality:				
Contact Number(s):				
ID type:	ID No:			
Name of Next of Kin:				
Contact Number(s):				
Relationship with Next of Kin:				
Residential Address of Next of Kin (Not Post Office box):				
Contact No. of Next of Kin:				

Signature

2. Bank Details		
Bank and Branch where account is domiciled:		
Account Number:		
Account Type:	Savings	Current
Any Existing Loans with Bank(s) or Financial Institution(s)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
if Yes please give details		
Loan Amount:		
Outstanding Amount:		
Tenor:		
Interest Rate:		
Repayment Amount:		
Any Existing Loans elsewhere?	Yes	No
if Yes please give details		
Loan Amount:		
Outstanding Amount:		
Tenor:		
Interest Rate:		
Repayment Amount:		
3. Employment Details		
Name of Employer:		
Address of Employer:		
Contact Number of Employer:		
Position in Organization		
Occupation:		
Length of Service with Present Employer		
If less than 2 years, state Previous Employer:		
Length of Service with previous Employer:		

Signature

4.	Request Details
Type of Loan requested:	
Loan Amount being requested:	
Purpose for which Facility is Required:	
Intended Repayment Period in Months:	
Mode of Payment:	
Source of Repayment:	
Repayment will from Account Number:	
In which Bank?	
5.	Security Arrangements
Propose Security:	
If Guarantor, please give details	
Name of Guarantor:	
Address of Guarantor:	
Job Details of Guarantor:	
6.	Financial Information of Application
Monthly income:	
Basic Salary:	
Allowances:	
Other Income (Please specify)	
Total Income:	
Monthly Deduction:	
Taxes:	
SSNIT Contribution:	
Others (Please Specify):	
Other Loan Deductions:	
Total Deduction:	
Net Income	

Signature

7. Declaration

I, _____ hereby declare that all information provided by me is true and complete. I understand that this application will go through a review process and should the facility be approved; a loan account of the amount approved will be created in my name. I understand that interest on this facility will be applied based on the prevailing interest rate for the entire period. I instruct MASLOC to pay the loan amount approved by cheque. I Further confirm that I shall not change my salary pay point or stop sending my repayments to MASLOC until I have paid off the loan in full.

Signature of Applicant:
Date:

Disclaimer: the completion of this loan application form does not impose any contractual liabilities on MASLOC until the loan application has been duly approved.

8. Terms & Condition

We confirm the details as above and COVENANT with MASLOC. As follows:

Charges, Fees & Penalty:
MASLOC, reserves the right in changes of fees as it may notify from time to time by publication in its tariff of charges. The tariff of charges will be displayed at its branches in Ghana, and a copy will be made available on our website.
Where payments due from the Applicant are not received by the due date for payment, MASLOC has the right to charge "overdue interest" and/or "penalties."

Loan Tenure:
I understand that the number of instalments/loan tenure may be more or less that the number stated herein depending on the variation of the rate of interest Chargeable.

For and on Behalf of:		Company Stamp
Signature:		
Full Name		
Designation:		
Date:		

Signature.....

Guarantor's undertaking

TO BE COMPLETED BY GUARANTOR ONLY (in Guarantor's own handwriting)

Relationship with applicant [Tick]

Superior

Employer

Co-worker

Friend

Relation

Other

Name of Applicant:

Known for how long?

Name of Guarantor:

Address (work Place):

Residential Address:

(Tel) Office: Mobile:.....

E-mailAnnual income.....

I,.....
.....understand that by endorsing this application I share full
responsibility with the applicant for the repayment of this loan as agreed.

Description of Applicants Residence/ Place of work