



BRANCH CONTACTS

Kerugoya : 0724 256 461
Mwea : 0722 781 092
Kitengela : 0711 356 753
Kiserian : 0740 485 382
Kimana : 0748 031 196

P.O. Box 83 - 10300,
Kerugoya

Email: info@ollin.co.ke Website: www.ollin.co.ke

BRANCH CONTACTS

Kianyaga : 0758 576 624
Narok : 0707 031 630
Thika : 0790 271 036
Kajiado : 0707 557 304
Nairobi : 0748 670 430

CHECK - OFF LOANS APPLICATION FORM

PART 1

A) PERSONAL DETAILS:

1. Member's Name:
2. ID/Passport No.....
3. KRA Pin No.....
4. Date of Birth.....
5. TSC/P/No/Account No.....
6. Branch.....
7. Mobile No.....
8. Email address
9. County.....
10. Postal Address
11. Code.....
12. Area of Residence.....
13. Occupation.....

B) LOAN APPLICATION:

I (Name) hereby apply for

☐ **PRIME**
(96 Months)

☐ **PRESTIGE**
(96 Months)

☐ **CAPITAL**
(84 Months)

☐ **INVESTMENT**
(72 Months)

☐ **DEVELOPMENT**
(72 Months)

☐ **SUPA**
(60 Months)

☐ **SCHOLARS**
(24 Months)

☐ **EMERGENCY**
(12 Months)

☐ **EDUCATION**
(12 Months)

Loan of Kshs. (Amount in Figures)

Amount in words.....

Recoverable in.....months.

Purpose of the loan.....

NB: ANY ALTERATIONS OR CANCELLATIONS WILL NOT BE ACCEPTED

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C) LOAN CONDITIONS:

- i) Security to be guarantors or valued & charged collateral
- ii) Applicable cost must be charged on every loan granted
- iii) A 2% insurance fee on loan qualified
- iv) Share capital as prescribed in the credit policy
- v) Competitive interest rate on reducing balance.
- vi) Loans above Ksh. 20,000, minimum of 3 guarantors with non-withdrawable deposits of Ksh. 20,000

D) WHAT TO ATTACH:

- i) ID Photocopy
- ii) 2 Most recent Pay slips

E) APPLICANT'S DECLARATION:

a) I hereby declare that:-

- i) The foregoing particulars are true to the best of my knowledge and belief and agree to abide by the laws of the society, the loan policy and any variations thereon.
- ii) I hereby authorize the necessary deductions including the applicable interest to be made on monthly basis from my salary as repayment of this loan.
- iii) I hereby request and irrevocably authorize my employer to deduct on monthly basis from my salary the principle interest and costs as shall be advised by the Sacco and remit the same to the Sacco for such period as the Sacco shall advise from time to time.
- iv) I hereby agree that I will personally remain liable to pay any installments of the loan and the entire loan not withstanding any delay or failure by my employer to deduct and /or remit the payments of the Sacco or any insufficiency thereof. Further I authorize the Sacco to deduct such dues from my savings accounts held with the Sacco.
- v) As long as any such loans shall be outstanding, I hereby assign all dues to the Sacco as additional security for the payment of the loan, and any balance upon such payment to be credited to my account with the Sacco and I hereby request and authorize my said employer to pay out the said dues to the Sacco upon/whenever they become due and payable unless otherwise advised by the Sacco

F) LOAN DISCLOSURE

- vi) I declare that the information given herein is true to the best of my knowledge and belief. I further authorise Ollin Sacco to verify the information given herein and makes reference from any person(s)/institution(s) named herein. I the undersigned confirm I have read and understood the terms of the Privacy Policy and hereby given express, unequivocal, free, specific and informed authority to Ollin Sacco and its Affiliates to collect, use and process my data.

Applicant's Name _____ ID No _____ Signature _____ Date _____

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G) REPAYMENT GUARANTEE

We, the undersigned, acting as guarantors for the loan requested, hereby accept jointly and severally liability for the repayment of the loan in the event of the borrower's default. We understand the amount in default may be recovered by an equal offset against our shares, interests and deposits in the Society.

GUARANTORS:

Guarantor's Name	ID No.	Mobile No.	Email:	Deposits	Signature	Address

Scanned by.....Signature.....Date.....

PART 2

FOR OFFICIAL USE ONLY

Member Deposits.....Amount Applied.....Amount qualified.....

a) Applied by : Loan Officer.....Signature.....Date.....

b) Appraised by: Head of CreditSignature.....Date.....

c) Verified by: Head of AuditSignature.....Date.....

d) Disbursed by.....Signature.....Date.....

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TERMS & CONDITIONS

- 1.1 You consent to the Sacco processing your personal information with third parties wherever located and ask all parties that receive your personal information to agree to our private policies.
- 1.2 You hereby expressly consent and authorise the Sacco to disclose, receive or utilize your personal information or data relating to your account and use the services:
 - i) To and from any local international law enforcement or competent regulatory or government agencies so as to assist in the prevention, detection, investigation or prosecution of criminal activities or fraud;
 - ii) To and from the Sacco's service providers, dealers, agents or any other company that may be or become the Sacco's subsidiary or holding company for reasonable commercial purposes relating to the services.
 - iii) To the Sacco's lawyers, auditors or other professional advisors or to any court or arbitration tribunal in connection with any legal or audit proceedings; and where need be to your loan guarantors (in case of default) and the related third parties.
 - iv) To your mobile service provider in relation to this agreement.
 - v) For reasonable commercial purposes connected to your use of the services, such as marketing and research related activities.
 - vi) To Credit Reference Bureau in accordance with the laws and regulations; and
 - vii) In business practices including but not limited to quality control, training and ensuring effective systems operation.
2. Permission to process personal information.
3. You have several rights in relation to the information that we hold about you, including:
 - i) The right to access your personal data in our custody.
 - ii) To object or restrict to the processing of all or part of your personal data. We may however continue to process where we have a legitimate reason to do so, or required by law.
 - iii) To correction of false or misleading data; and the right to request that we delete false or misleading data about you.
4. I, the undersigned confirm that I have read and understood the terms of the this Privacy Policy and hereby give express, unequivocal, free, specific and informed authority to the Sacco and its affiliates to use and process my data pursuant to the terms as set out herein and as further set out in the Sacco's Data Privacy Policy available at the Sacco Website: www.ollin.co.ke
5. The Account Holder consents and agrees that the Sacco may withhold amounts in any account at any time, if any tax authority requires us to do so, or we are otherwise required by law or pursuant to agreements with tax authority to do so, or if we need to comply with internal policies or with any applicable order or sanction of a tax authority.
6. The Sacco may request additional information from the Account Holder when required.
7. The Account Holder authorizes the Sacco to gather, store, use, process, disclose and report to any lawful entity as may be required by any law. You authorize us to disclose any information relating to any transactions to any regulator, tax authority, Credit Reference Agency or any other institution or third party as required by the laws of any country and as we deem necessary.
8. This form shall be stored digitally in the Saccos EDMS hence the digital copy of this form shall be taken as the original copy.
9. These terms are subject to the laws of the Republic of Kenya.
10. Any dispute, difference or question whatsoever which may arise between the parties including the interpretation of right and liabilities of either party shall be referred to the Co-operative Tribunal as stipulated in the Co-operative Act 2004 Section 76 or any statutory modification or re-enactment for the time being in force.
11. The Account Holder has a right at anytime to lodge a complaint by communicating with the Sacco through the various communication channels provided below. The Sacco will provide you with a reference number upon receipt of your complaint. The Sacco shall respond to your complaint within a reasonable period thereafter. Please quote your reference number when you make a follow up.
12. You may exercise your right to lodge a complaint or raise a query about your account, the Sacco's service or products by visiting any of one our branches countrywide or by contacting the Sacco through the following channels.

Email: info@ollin.co.ke
Postal Address: Ollin Sacco Limited
P.O. Box 83 Kerugoya, Kenya
Telephone Number: 0724 256 461
Website: www.ollin.co.ke

I, the undersigned, confirm that I have read and understood the terms and conditions contained herein and hereby freely agree to be bound by the said terms and conditions. I further confirm that the information and documentation provided to the Sacco is correct and accurate to the best of my knowledge.

Name: _____ ID/PP No: _____ Signature _____

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