



USD

TATU CAPITAL (PRIVATE) LIMITED

Personal Loan Application Form

Complete the form and submit online for your loan application to be considered.

ACCOUNT AND BRANCH DETAILS

[Branch] [Acc N0] [Date Opened]/...../.....

NAME OF LOAN APPLICANT *

[Title] [Surname] [Name (s)]

MARITAL STATUS * DATE OF BIRTH * NATIONAL I.D. / PASSPORT NUMBER *

.....

CONTACT NUMBERS*

[Home] [Work] [Cell]

[Email]

PURPOSE OF LOAN *

LOAN AMOUNT APPLIED FOR* [Currency]

SECURITY OFFERED *

NUMBER OF DEPENDANTS AGES OF DEPENDANTS

APPLICANT RESIDENTIAL ADDRESS *

.....

TYPE OF RESIDENCE * PERIOD AT THE RESIDENCE

EMPLOYMENT STATUS * TYPE OF EMPLOYMENT *

NAME AND ADDRESS OF CURRENT EMPLOYER

.....

YEARS IN CURRENT EMPLOYMENT *

[Occupation] [Position Held]

PREVIOUS EMPLOYER * [NAME] [Years Of Service]

DETAILS OF SPOUSE'S EMPLOYMENT

DETAILS OF OTHER BANK ACCOUNTS / CREDIT CARDS / HIRE PURCHASE / LOANS E.T.C. *

.....

DETAILS OF NEXT OF KIN *

[Name] [Relationship]

ADDRESS OF NEXT OF KIN *

CONTACT NUMBERS OF NEXT OF KIN *

[Home] [Work] [Cell]

DETAILS OF FIXED PROPERTY OWNED * [Address]

[Name of lender / Mortgagee]

[Mortgage outs]

[Approximate value of property (US)]

REGULAR MONTHLY PAYMENTS * REGULAR MONTHLY INCOME *

- I confirm that the information set above is true and complete to the best of my knowledge and belief, and I /we agree to that TATU Capital, hereafter referred to as “the Lender”, may from time to time after receipt of this application make enquiries about my /our affairs as it may deem fit.
- I agree in relation to this and any other loan /overdraft facilities that may be made available by the Lender to be bound by and pay interest and fees in accordance with the terms and conditions set out below:

Terms & Conditions *

- I understand that the Lender may review my loan facility periodically and that the Lender may at any time, by notice to me at the residential address given, suspend my loan facility and/or require my immediate settlement of all amounts outstanding to my loan and overdrawn current account, inclusive of all accrued interest.
- In the event that the Lender incurs any legal expenses in recovering the amount due to it under this loan facility, the Lender shall be entitled to recover such legal costs from me on a legal practitioner and client basis, together with any collection charges which may be levied by its legal practitioners. I give the Lender authority to set-off the outstanding loan balance and accrued interest, against any credit balances that may be sitting in any of my other accounts held with the Lender.
- I understand that I must not exceed the loan and/or overdraft limit agreed to by the Lender.
- I agree to pay a once off application fee of US\$25.00 and a 2% arrangement fee on the gross amount I will have borrowed.
- I authorise the Lender to immediately deduct 19% per annum of the gross loan amount towards Insurance. I understand that the Lender will take out an Insurance, which is binding on me and which I may examine at the Lender’s Head Office on request.
- I choose domicilium citandi et executandi at the residential address shown above and hereby submit myself to the jurisdiction of the courts of Zimbabwe in any dispute arising from this document, notwithstanding that, at the time of that proceedings are commenced, I am domiciled outside Zimbabwe.
- In the event of any default by me, including failure to make an installment due on time, the Lender shall be entitled without notice, to demand immediate payment of sums required to cover my existing and contingent liability to the Lender whether or not such sums are immediately due and payable and in addition to decline me any further facilities.
- I understand that the Lender will charge interest on the outstanding debit balance on my loan calculated at 10% per month and that the said interest will accrue on a daily basis.
- I understand that my salary shall be paid through my current account during the currency of the loan and that diversion /cessation of the salary will render the outstanding loan amount plus accrued interest, immediately payable.
- Any sums which remain unpaid beyond the agreed dates of payment or any outstanding sums which have become immediately due by virtue of demand by the Lender shall be subject to a penalty interest rate of 15% per month . The said penalty interest rate is subject to change as advised by the Lender, in writing, from time to time.
- I agree that the Lender may collect, use and disclose their credit data as provided in this agreement and/or obtained by the Lender in accordance with the Access to Information and Protection of Privacy Act (Chap 10:27).
- No penalty shall be charged on early settlement of this loan

I acknowledge that my loan amount is * and that it is repayable over

at a monthly premium of * starting on * DD/MM/YY/...../.....

Signature of Applicant..... Date.....

Witness to Applicant..... Date.....

RECOMMENDATION *

RECOMMENDED NOT RECOMANDED

Recommended / Not recommended by

NAME..... DD/MM/YY/...../.....

APPROVAL *

APPROVAL..... [] DECLINED

Approved / Declined by

NAME..... DD/MM/YY/...../.....

Submit Application