



Family Trust

Micro Credit Services

Our Trust, Your Total Financial Solutions

(Licensed by Bank of Ghana and a Member of MCAAG)

APPLICATION FORM
FOR
PERSONAL /EMPLOYER ASSISTED LOAN SCHEME

Office Location:
Adjacent ECG, Kasoa Main Office
Off Nyanyano Road
Kasoa .

[A] Conditions:

Please attach one [1] recently take passport picture, three months most recent bank statement and three months copy of pay slips. Ecowas (Ghana) Card will be provided as evidence of permanent residence in Ghana.

I, hereby agree that if my application is successful the following conditions will apply:

1. That **Family Trust Micro Credit Services** authorized to apportion the monthly repayment between interest and principal as per the agreed repayment schedule.
 - a. interest shall be **6% per month (72% per anum)**
 - b. Penal interest rate of **5% per month (60%p.a)** shall be charged and applied above the rate in [a] above in the event of default.
 - c. The Loan shall be subject to full repayment on demand at anytime.
2. Early repayment of the Loan will be permitted subject to repayment of outstanding principal amount of the Loan and interest due up to the date of repayment.
3. **Family Trust Micro Credit Services** reserves the right to repossess items/goods bought with its loan facility and pledge of securities in the event that a customer defaults in making one [1] installment repayments.
4. In the event of default in my making any **one repayment** on the due date, the outstanding principal amount of the loan and accrued interest shall become immediately due and payable. A statement or demand notice signed by an authorized officer of **Family Trust Micro Credit Services** shall be conclusive evidence that a sum is due and owing to you.
5. You will be entitled to take such action as you think fit to enforce these conditions and I shall be liable to indemnify you in respect of any such enforcement action including all legal charges and expenses.
6. I agree to pay the up-front facility [processing] fee of **3.50%** [if applicable] upon acceptance of the offer.

[B] Personal Details

1. Name of Applicant
2. OccupationPosition/Grade
3. Marital Status: Married.....Single.....Divorced.....Widowed.....
4. Home Town.....Date of Birth.....Age
5. Physical Address of Your Residence (Hse No.).....
Name of Your LocalityYour Tel. #s
6. Nearest Location [landmark] to your house

7. Place of Worship (Name/Location).....
8. Name of Spouse.....Spouse Tel No
9. Spouse Place of Work & Worship.....
10. Name of Your Employer.....
11. Physical Address of Your Employer.....
Office Tel No.....How long have you worked with the institution?.....
12. Please indicate your employment status: Permanent.....Casual.....
13. Net Monthly Salary GHs.....Average Monthly Expenditure GHs.....
14. Amount of Loan Applied for (in words)..... GHs.....
15. Purpose of LoanDuration of Loan Terms [Months]:.....
16. Monthly Installment (Principal & Interest) GHs
17. Please provide the names, house addresses and telephone numbers of two references personally known to you.
 - a. b.....
 -
 - Tel. # Tel. #

(C) Guarantor's information: TO BE COMPLETED BY GUARANTOR ONLY
In Guarantor's own handwriting.
A copy of guarantor's national ID ,One (1) month most current pay slip and post-dated cheques (fully endorsed) are required

Relationship with applicant [Tick] Superior Employer Co-worker
 Friend Relative Any Other

1. Name of Guarantor Tel No:.....
2. OccupationPlace of Work.....
3. Residential Address:
4. Your Place of Worship.....Your Monthly Income: GHs.....
5. Name of Your Spouse:.....Spouse Tel No:.....
6. Your Spouse Place of Work/Location:.....

7. GUARANTOR'S DECLARATION

I, understand that by signing this form I am taking personal responsibility to pay off the outstanding principal and interest should the applicant Mr/Mrs/Ms.....fails to pay the installment as agreed. Family Trust Micro Credit Services will be entitled to take such action as you think fit to enforce these conditions and I shall be liable to indemnify you in respect of any such enforcement action including all legal charges and expenses.

.....
Stamp and signature/Thumbprint of Guarantor

Date:...../...../.....

18. Applicant's Declaration and Pledge

Ihereby declare that every information I have provided above is correct. I also declare that if I default in repaying the loan facility in accordance with the Repayment Schedule and the default continues for **five (5) Business Days** after the giving of notice by the Lender to me to remedy the default, the Lender shall be entitled at any time thereafter to enforce the securities/collaterals (listed below) granted by me under my pledge.

No	Description of items used as collateral	Value (GHS)
1		
2		
3		
4		

Applicant's Signature Date

Witness:

Name and Address

Signature Date Tel No:.....

FOR OFFICIAL USE ONLY:

Pre Disbursement Checklist :

Applicant:

- Completed Application Form with one (1) passport picture of the applicant.
- Three (3) months most recent bank statements of the applicant.
- Copy of applicant's national ID
- Three (3) months most recent pay slips of the applicant.
- Fully signed post dated cheques of the applicant for the loan duration.

Guarantor

- Copy of guarantor's national ID .
- Three (3) months most recent pay slips
- Fully signed post dated cheques of the guarantor for the loan duration.

