Click Easy FINANCE

INDIVIDUAL MICRO BUSINESS LOAN APPLICATION FORM (USD)

This form is valid for all **Individual Micro Business Loan applications made to **ClickEasy Finance (Pvt) Limited** and is to be completed by individual loan applicants only or in instances where there has been a change of address after a loan has been granted. If you need any help in completing the form, consult our staff members for assistance. Please note that this is an application for loan and not a guarantee that a loan will be granted. Please note that ALL the supporting documents should be submitted with the completed application form.

PERSONAL DETAILS

First Name: ______________________ **Surname** ______________________

Date of Birth: D D M M Y Y Y Y **Gender:** Female ☐ Male ☐

Nationality: ______________________ **Employee/E.C./Pension No:** ☐☐☐☐☐☐☐☐

National ID. No: ☐☐☐☐☐☐☐☐☐☐☐☐

Marital Status: Single ☐ Married ☐ Divorced ☐

Contact Details: Mobile ☐☐☐☐☐☐☐☐☐☐☐ **Landline:** ______________

Email Address: ____

Residential Address: ______________________ **City** ______________________

Length of stay at Current Address: ________years. **Property Ownership:** Rented ☐ Owned ☐

SPOUSE or NEXT OF KIN DETAILS

Full Name: ______________________ **Relationship** ______________________

Contact Details: Mobile ☐☐☐☐☐☐☐☐☐☐☐

Residential Address:

______________________ **City** ______________________

BUSINESS/PROJECT AND LOAN REQUEST DETAILS (A,B &C)

A: BUSINESS DESCRIPTION: Nature of Project/What do you sell? ______________________

Place of Operation (Business Physical Address): ______________________

How long have you been operating (Business Life Span so far) ______________________months/years.

B. BUSINESS AND HOUSEHOLD INCOME DETAILS (*Monthly Sales figures for Previous 3 months with evidence/records where possible)*

Month 1 Sales: USD ______________ **Month 2** Sales: USD ______________ **Month 3** Sales: USD______________

Other **Verifiable** Household Monthly Income**?** **YES** ☐ **NO** ☐ If yes above, give more details below:

Other Income Amount USD ______________ Details of Other Income Source ______________________

C: LOAN REQUEST AND REPAYMENT DETAILS

Loan Amount Requested: $______________ **Requested Repayment Period:** ______________**(months)**

Loan Purpose: ____

GIVE DETAILS OF PREVIOUS LOANS WITH OTHER MICROFINANCE INSTITUTIONS, BANKS, EDGARS etc

Name of Financier/Bank	Loan Amount Borrowed	Monthly Instalment	When it will be paid off?

Bank Name		**Branch:**	
Account Name			
Account Number			

DECLARATION BY LOAN APPLICANT

I,...declare that the information provided in this application form is, to the best of my knowledge and belief, accurate, true and correct. I understand that the provision of false information is fraud and that, if found to be false, may prejudice this application and, if loan has been granted based on false information, criminal charges may be preferred against me. I authorize ClickEasy Finance (Pvt) Limited to access any information available to assess my loan application and also give them permission to register details of the conduct of my account with any credit clearing bureau, and I waive any claims that I may have against ClickEasy Finance (Pvt) Limited in respect of such disclosure.

Applicant Signature:.. **Date:**............/............./...................

INDIVIDUAL GUARANTEE FORM

I, the undersigned (guarantor) ____ (Full Name)

ID Number: ____

residing at____

do hereby undertake and pledge myself as surety/guarantor and co-principal debtor to Click Easy Finance (Pvt) Limited for a facility provided its borrower

Full Name: ____

Of Address: ____

Date: __________/___________/______2026__________

1. For the loan principal of $__________________________plus interest and any additional charges the ClickEasy Finance may levy in connection with this facility.
2. I agree to provide the ClickEasy Finance with proof of my residence and a copy of my national identity card prior to signing this guarantee.
3. I accept that any admissions or acknowledgements of debt by the principal debtor shall also be binding upon me.
4. The principal debtor's debt shall be established and evidenced by a written demand letter signed by an authorised ClickEasy Finance representative, which will be considered conclusive proof of the debt and enforceable against me in any court of law.
5. I consent to the jurisdiction of the magistrate's court in Harare for any legal proceedings arising from this agreement, regardless of the amount or location of the dispute.
6. I choose ____as my address for legal notices and proceedings related to this guarantee.

Guarantor (Full Name) ________________________________

Signature: ____

Date: ____

Witness (Full Name) ________________________________

Signature: ____

Date: ____

ASSET PLEDGE FORM

This pledge of **Business, Personal or Household Property** (the "Agreement") is made and entered into, effective as of the date________________/__________________/2026.

BETWEEN: (Full name of Borrower) (the "Pledger"): ____________________________________

Of (Address) ____

1. AND Click Easy Finance, the lender ("Pledgee"), a registered Credit Only Microfinance Institution by the Reserve Bank of Zimbabwe and existing under the laws of Zimbabwe, with its head office located at: 41 Central Avenue, Harare.
2. The Pledger hereby deposits and pledges with the Pledgee the movable assets described below as collateral security to secure payment of the following debt and its associated finance charges as per the agreement. The personal property pledged as collateral includes the following:

Asset Description Pledged	**Market Price (USD)**	**Discounted / Forced Sale Value (USD)**	**State and Location Verified**
NB: Total Forced Sale Value should be 150% of the Loan request to be able to cover interest and penalties			

It is therefore agreed and understood that:

3. The Pledgee (lender) may assign or transfer the debt and the pledged collateral under this Agreement.
4. The Pledgee shall not be liable for loss, destruction, or damage to the collateral unless caused by its own negligence.
5. For vehicles, the undersigned shall pay for any insurance it chooses to maintain on the pledged collateral, and any personal property, excise, or other taxes or levies.
6. The undersigned warrants that it has good title to the pledged collateral, the authority to pledge it, and that it is free from any adverse lien or claim.
7. If there is a default in payment of the debt or a breach of this pledge agreement, the Pledgee or holder shall have full rights to foreclose on the pledged collateral and exercise its rights as a secured party. These rights are cumulative and do not limit any other rights the Pledgee may have against the undersigned.
8. Both parties (lender and borrower) undersigned below confirm by signing below that they have read, understood and agree to be bound by the terms and conditions of this agreement.

PLEDGER (Borrower)	PLEDGEE (On Behalf of the Lender)
______________________________	______________________________
Print Full Name	Print Full Name
______________________________	______________________________
Signature	Signature
Date: _________________________	Date: _________________________

LOAN AGREEMENT ENTERED INTO BETWEEN

ClickEasy Finance (Pvt) Limited ("the lender")

And

I, (Full Name) ________________________________ID Number: _________________________hereby acknowledge that I have borrowed a loan amount from ClickEasy Finance (Pvt) Limited of Office No. 3, Hampden Belvedere, Harare on this ____day of _________ **2026** with the following terms & conditions:

Loan Terms and Conditions

1. Loan Amount USD $: ___________________________
2. Repayment period: _____________________________weeks/months
3. Repayment Amount: USD $_______________________ paid in fixed ___________instalments (weekly/ monthly)
4. Repayment Start Date: ________/___________/______
5. Repayment Amount is inclusive of interest as per the loan repayment schedule.
6. Repayment End Date: ________/___________/_______
7. The borrower promises to pay back in full the above-mentioned amount together with accrued interest as per the repayment schedule and on or before the above repayment end date.

Charges

8. Interest shall be calculated at a rate of **10%** per month on the capital sum/principal amount.
9. An administration and insurance fee of **6%** of the loan amount (capital sum) payable as a once off upfront payment. This amount shall be deducted from the approved loan amount.
10. Penalty Interest: Should any amount due in terms of this agreement not be paid on the due date, including for the avoidance of doubt any costs and charges levied, a penalty interest of **5%** per month shall be charged from the due date until the date of final payment of the amount in arears.

Loan Security

11. The borrower voluntarily pledges their business, household assets, or goods listed on the Asset Pledge form as collateral for the loan, in addition to providing a personal guarantee. Should the borrower default, they grant the lender or its agents, irrevocable authority to seize and sell the pledged assets to recover the outstanding loan balance, interest, penalty interest, and any related recovery costs.

12. **Repayment Details**

Repayments shall be paid directly to our Bank Account or Ecocash Merchant Code on or before the due date on your repayment schedule. Pay using either our Bank Account or Ecocash Merchant Code **071990 - ClickEasy Finance or use Ecocash SHORT CODE *153*2*2* 071990 *AMOUNT#** and **send** proof of payment to: **0781 439 260.**

Click Easy Finance Bank Account Details

Bank Name	CBZ USD						Branch:		ROBERT MUGABE					
Account Name	CLICKEASY FINANCE													
Account Number	1	2	0	2	6	8	4	1	7	3	0	0	2	1

General

13. The lender will apportion any amount paid by the borrower first towards legal and other costs, followed by interest and lastly towards the capital amount/ principal.
14. In the event of default of payment of the amount as indicated above the debtor agrees that ClickEasy Finance shall have the right to immediately institute legal proceedings against the debtor without further notice.
15. In the event of litigation arising out of breach of this loan agreement, the debtor consent to being held liable fully for any tracing costs on the attorney-client scale and collection commission incurred or paid by ClickEasy Finance. Further, the debtor agrees that the production of this loan agreement and in the absence of any documentary evidence of payment produced by the debtor, shall entitle ClickEasy Finance to summary judgement against the debtor.
16. ClickEasy Finance shall be entitled to cede and delegate respectively any rights and obligations under this agreement to any third party whatsoever.
17. The lender may consider early maturity that is paying off the loan before maturity, but ClickEasy Finance will charge an early maturity fee equivalent to the following month's interest.
18. Governing Law: Zimbabwean Law
19. The debtor authorizes the lender to access any information available to assess his/ her application and gives the lender permission to register details of the conduct of the debtor's account with any credit bureau, and the debtor waives any claims he/ she may have against the lender in respect of such disclosure.
20. The debtor hereby chooses *domicilium citandi* (address) at ________________________________ and in the event that this changes the debtor is obliged to advise the Lender within 24 hours of such change.

Thus, done and signed at (Place)__________________this ___________ day of ____________/2026.

Borrower:_______________________ Signature _________________Date__________________________

Lender's Official: ________________________ Signature _________________Date_________________

(For and on behalf of ClickEasy Finance (Pvt) Limited)

END