

USD PERSONAL LOAN APPLICATION FORM

****This form is valid for all future **Personal 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 or employment details 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:

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Gender: Female ☐ Male ☐

Nationality: _____ **E.C./Pension No:**

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National ID. No:

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Marital Status: Single ☐ Married ☐ Divorced ☐

Contact Details: Mobile

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Landline: _____

Email Address: _____

Residential Address: _____ **City:** _____

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

Postal Address (if different from the above residential address): _____

SPOUSE or NEXT OF KIN DETAILS

Full Name: _____ **Relationship:** _____

Contact Details: Mobile

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Residential Address: _____ **City:** _____

EMPLOYMENT AND INCOME DETAILS

Name of Employer: _____ **Job Title:** _____

Nature of Contract: Permanent: ☐ Temporary or Fixed Term: ☐ **Length of Service:** _____ years

Gross Salary: US\$ _____ **Net Salary:** US\$ _____

LOAN AMOUNT APPLIED: US \$ _____ **REQUESTED REPAYMENT PERIOD:** _____ months

Loan Purpose: _____

CURRENT OR PREVIOUS LOANS WITH OTHER FINANCIERS, BANKS AND MICROFINANCE INSTITUTIONS

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

OWN BANK ACCOUNT DETAILS

Bank Name		Branch:														
Account Name																
Account Number	<table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>															

DECLARATION BY LOAN APPLICANT

I, _____ declare that the information provided in this application form is, to the best of 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 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:** ____/____/____

Introduced and checked by: _____

LOAN AGREEMENT ENTERED INTO BETWEEN

Click Easy Finance (Pvt) Limited ("the lender")

And

I, (Full Name) _____ ID Number: _____ hereby acknowledge that I have borrowed an amount of US \$ _____ from ClickEasy Finance (Pvt) Limited of Office No. 3, Hampden Belvedere, Harare on this _____ day of _____ / 202____ with the following terms and conditions:

Loan Terms and Conditions

- The loan will be repaid over a period of _____ months in equal monthly instalments as per the accompanying repayment schedule.
- The debtor agrees to repay the loan amount advanced in fixed monthly instalments of US\$ _____ inclusive of interest commencing on the _____ of _____ / 202____ as per the loan repayment schedule.
- The debtor promises to pay back in full the above-mentioned amount together with accrued interest on or before...../...../202____.

Charges

- Interest shall be calculated at a rate of _____ % per month on the capital sum/ principal amount.
- An administration fees of **6%** of the loan amount (capital sum) payable as a once off upfront payment and covers insurance of the loan amount (capital sum) all payable as a once off upfront payment. This amount shall be deducted from the approved loan amount.
- 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 arrears.

7. Repayment Details

Repayments shall be deducted directly off my payslip by employer or payroll. However, for early settlements use our Bank Account or Pay Merchant Code **071990 - ClickEasy Finance** or **USE Short Code: *153*2*2*071990*** **AMOUNT#** and **send** proof of payment to: **0781 439 260**.

ClickEasy 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

- The lender will apportion any amount paid by the debtor first towards legal and other costs, followed by interest and lastly towards the capital amount/ principal.
- In the event of default of payment of the amount as indicated above the debtor agrees that ClickEasy Finance (Pvt) Limited shall have the right to immediately institute legal proceedings against the debtor without further notice.
- 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 Limited. 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 Limited to summary judgement against the debtor.
- ClickEasy Finance Limited shall be entitled to cede and delegate respectively any rights and obligations under this agreement to any third party whatsoever.
- The lender may consider early maturity that is paying off the loan before maturity, but ClickEasy Finance will charge an early maturity fee for the manual processing and a repayment of both the current month's instalment and an early settlement fee equal to one month's interest shall be charged.
- Governing Law: Zimbabwean Law.
- 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.
- 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 _____ / 202____.

Borrower: _____ **Signature** _____ **Date** _____

Lender (For and on behalf of ClickEasy Finance) _____ **Signature** _____ **Date** _____

Introduced and checked by: _____