

VENDORS & GROUP LOAN APPLICATION FORM (USD)

This form is valid for all 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: _____

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, _____ declared 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: _____/_____/_____

GROUP GUARANTEE FORM

Date: ____/____/____

We the undersigned members of _____ Group, consisting of the following membership:

Full Name of Group Members	ID No. of Group Members

1. Do hereby undertake to guarantee and commit ourselves as sureties and joint principal debtors to Click Easy Finance in respect of a facility of USD\$ _____ and interest and any other charges that Click Easy may charge in respect of the said facility granted to our group member

Full Name (Borrower): _____

Of address: _____

2. On ____/____/2026 in the sum of _____. We agree to furnish Click Easy with our proof of residence and copy of national identity cards before signing this guarantee.
3. We consent to the jurisdiction of the magistrate's court at Harare in respect of any litigation that may arise from this agreement irrespective of the amount and place of occurrence of the dispute.
4. We choose the above addresses as our domicilium citandi et executandi respectively, in respect of any litigation that may arise from this guarantee.

Group Members Guarantors

Full Name Details	Group Member Signatures

Witnessed by: _____ (Lender)

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 arrears.

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.

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 _____

Group Chairperson: _____ Signature _____ Date _____

Lender

Signature _____ Date _____

(For and on behalf of ClickEasy Finance)

END