

PERSONAL DETAILS

SURNAME

FIRST NAME

I.D NUMBER

DATE OF BIRTH MARITAL STATUS

RESIDENTIAL ADDRESS

EMPLOYER POST HELD

BUSINESS ADDRESS

TEL NO CELL NO

EMAIL ADDRESS

LOAN AMOUNT APPLIED FOR REPAYMENT TERM

PURPOSE OF LOAN

BANKING DETAILS

SPOUSE NAME

SPOUSE'S EMPLOYER

SPOUSE'S CELL NO

NEXT OF KIN FULL NAME

RELATIONSHIP CELL NO

ADDRESS

Required Documents

a. Certified copy of ID b. Proof of residence c. Registration book

DECLARATION

I, the applicant hereby acknowledge and agree that I have read and fully understood the Terms and Conditions relating to this Credit Application, which are found below. Where I had not fully understood any of the provisions of the Terms and Conditions, I hereby acknowledge and agree that such provisions were fully explained to me by an employee of Hammer and Tongues Moneylenders. I further acknowledge and agree, without limitation, to abide by all of the provisions of the Terms and Conditions.

Signed At on the of 20

Signature Date

FOR OFFICIAL USE ONLY: HTA OFFICIAL

Vehicle details: Make/Model Reg No Year

Engine No Chassis No Mileage Assessed value

Received by Signature Date

CVR clearance: YES NO Done by Signature Date

Police clearance: YES NO Done by Signature Date

LOAN OFFICER

Recommended Loan Size Loan Term

Total Exposure

Loan Officer Name Signature

Date

BRANCH MANAGER

Approved Declined

Signature Date

TERMS AND CONDITIONS

- Interest rate: 8% per month flat
- Tenure: Min 1 month Max 6 months
- Max loan amount: 50% of vehicle value up to \$2,000
- Turnaround time: 48 hours
- Disbursements: 50% cash (up to a max of \$500) and 50% through transfer to customer's account
- Repayments to be made monthly as per loan agreement through Cash, Bank transfer, Ecocash or POS . Failure to repaym may result in pledged vehicle being auctioned.