



1 APPLICANT INFORMATION

FULL NAME	EMPLOYER / ORGANISATION	CONTACT TELEPHONE	PERSONAL EMAIL
PHYSICAL ADDRESS	NRC OR VALID ID NUMBER	MEMBERSHIP NUMBER	LENGTH OF MEMBERSHIP

2 SELECT A LOAN PRODUCT

LOAN PRODUCT	MAXIMUM AMOUNT	MONTHLY RATE	TENURE	PAYMENT
Building	ZMW 500,000	1.50%	36 mo	Cash payout
Commodity	ZMW 300,000	1.80%	36 mo	Cash payout
Education	ZMW 60,000	1.80%	18 mo	Cash payout
Emergency	ZMW 20,000	2.00%	6 mo	Cash payout
Land purchase	ZMW 500,000	1.20%	36 mo	Vendor/member
Consolidation	Loans consolidated	2.00%	36 mo	No cash
Ordinary loan	100% of savings	1.50%	36 mo	Cash payout
Utility	ZMW 100,000	1.90%	36 mo	Cash payout
Vehicle	ZMW 350,000	1.80%	36 mo	Cash payout
Home improvement	ZMW 100,000	1.50%	36 mo	Cash payout
Share financing	Value financed	1.50%	12 mo	No cash

BEFORE YOU APPLY

- 1 Save for at least three months (one month for emergency loans).
- 2 The repayment period cannot exceed your contract or product tenure.
- 3 Net pay after deductions must retain at least 20% or ZMW 500.
- 4 Unpaid balances may be recovered from savings and/or gratuity.
- 5 Land and building loans require approved collateral and valuation.
- 6 Approval remains at the cooperative's discretion and requires adequate security.



3 LOAN REQUEST

LOAN AMOUNT APPLIED (ZMW)

AMOUNT IN WORDS

REPAYMENT PERIOD (MONTHS)

TYPE OF LOAN

4 EMPLOYMENT VERIFICATION

TERMINAL BENEFITS ACCRUED TO DATE (ZMW)

HR MANAGER / PAYROLL ACCOUNTANT SIGNATURE

DATE

5 BANK ACCOUNT DETAILS

BANK NAME

BANK BRANCH

ACCOUNT HOLDER FULL NAME

ACCOUNT NUMBER

6 APPLICANT DECLARATION

I declare that the information in this application is true and correct. I agree to the loan terms and authorise monthly principal, interest and approved savings deductions from my salary or bank account. If I fail to honour my obligations, Umozi Wealth SACCO may use lawful recovery measures, including recovery from gratuity, savings and other approved security, at my expense.

APPLICANT SIGNATURE

DATE

APPLICATION CHECK

Details are complete

Terms understood

REQUIRED DOCUMENTS

Latest payslip

Employment contract

Organisation clearance

NRC / valid ID

6-month bank statement

Mandate form