



Member Loan Offset Request

Request settlement or reduction of an outstanding loan using cash, savings, or refinancing.

01

PERSONAL DETAILS

Complete or confirm the member information below.

MEMBER NAME

DATE OF MEMBERSHIP

ORGANISATION

MEMBERSHIP NUMBER

CONTACT NUMBER

MEMBER ADDRESS

02

LOAN TO BE OFFSET

Identify the loan and select the preferred offset method.

MEMBER TO STATE WHICH LOAN TO OFFSET

Cash

Pay the offset directly

Savings

Use available savings

Re-finance

Consolidate into a new loan

IMPORTANT

Offset requests are subject to balance verification, applicable charges, and approval.

MEMBER SIGNATURE

DATE

MEMBER CHECK

I confirm that the information supplied is correct and authorise this offset review.

OFFICIAL USE ONLY

To be completed and verified by an authorised Umozi Wealth officer.

03

OFFSET ASSESSMENT

Confirm member funds, outstanding exposure, and applicable charge.

CURRENT SAVINGS (ZMW)

LOANS OUTSTANDING (ZMW)

OFFSET CHARGE (ZMW)

1% of balance or K150, whichever is higher

LOAN(S) TO BE OFFSET	LOAN NUMBER	BALANCE ON LOAN (ZMW)

TOTAL AMOUNT OFFSET FROM SAVINGS (ZMW)

AMOUNT PAID AS CASH (ZMW)

IF NOT APPROVED, GIVE REASONS

04

AUTHORISATION

Prepared and approved in line with cooperative controls.

PREPARED BY - NAME

APPROVED BY - NAME

PREPARED BY - SIGNATURE

DATE

APPROVED BY - SIGNATURE

DATE