

Complete in duplicate

A member of the Standard Bank Group of South Africa

My credit details			
I would like to apply for an SES loan		☐ Guaranteed	☐ Non guaranteed
Purpose of loan		Amount required	Period (months)
		Loan to be paid via	☐ Transfer into Stanbic Bank account
			☐ Bank cheque
My personal details			
Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other			
Surname		First names	
Date of birth		Sex ☐ Male ☐ Female	
Marital status ☐ Single ☐ Married ☐ Divorced ☐ Separated ☐ Widowed			
Nationality		Country of residence	
Identity / Passport number (please attach a copy)		Number of dependants	
Telephone (Work)		Telephone (Home)	Mobile
Present residential address (give full details, plot no., street name, area, etc.)			
Is property Owned ☐ Rented ☐ Mortgaged ☐ Employer provided ☐			
Length of Stay at current residential address		If less than 3 years state previous address	
Permanent address (if different from present address. Foreign nationals, provide address in home country)			
My work details			
Employer's name and address			
		Date of employment with current employer	No. of years with employer
Position held		☐ Permanent	☐ Temporary ☐ Contract
Contract tenure (where applicable) from		Gross monthly salary/weekly salary (attach latest original payslip)	
to		Net Salary	
Salary payment via ☐ Payroll		☐ Direct transfer into Stanbic Bank account	
Previous employer (if less than 3 years with current employer)		Stanbic Bank account number	
Income and expenditure			
Income		Expenditure	
Basic salary on payslip		Payee / Tax	
Other income/Spouse's net income		Mortgage / Tax	
		Loan/ Savings scheme installments	
		Pension/Provident fund	
		Insurance premium	
		Other deductions	
Total Income		Total expenditure	
Surplus			

Next of kin details (if married please provide spouse's details)

Title	☐ Mr ☐ Mrs ☐ Miss ☐ Ms	Relationship (e.g spouse)
Surname	First names	
Date of birth	Nationality	
Identity/Passport number (please attach a copy)		
Telephone (Work)	Telephone (Home)	Mobile

My declaration and acceptance

I hereby certify that all the particulars given by me in this form and the supporting documents are true and complete. I confirm that I have conditions governing the grant of credit facilities (as printed in this application), and agree to be bound by them. I also authorise Stanbic Bank to check the information with and/or put on record with credit bureau or other third parties. In the event of default, all collections and legal costs will be for my account.

Please enclose
Copy of ID or passport (certified by employer or bank)
Latest payslip (original)

Signature of applicant _____ Date (YYYY-MM-DD) _____

If married in Community of Property: (Spouse's Signature required)

Name _____ Signature _____ Date (YYYY-MM-DD) _____

Irrevocable instruction to employer

- ☐ Please arrange to pay my salary, allowances, gratuity and all other benefits directly into my transaction account number _____ with effect from next salary date.
- ☐ Please arrange to deduct my loan installment from my salary, allowances and other benefits every month/weekly with effect from next salary date and pay the amount directly to my SES loan account

I also hereby instruct you to pay any terminal benefits directly to Stanbic Bank in the event of termination of my employment. I agree and understand that this agreement will remain in force until it is cancelled in writing by me and Stanbic Bank.

Account number _____ Amount (full salary) _____

Signature of applicant _____ Date (YYYY-MM-DD) _____

Employer's consent

We confirm that the above applicant is a permanent employee/contractor of our company, and that the salary and other details contained in this application are correct.

We undertake to remit their salary to the account of Stanbic Bank (details to be provided on approval) or facilitate the installment deduction via our payroll and remit same to Stanbic Bank (delete whichever is not applicable).

We further undertake to pay to Stanbic Bank any terminal benefits due to the employee in the event of termination of employment. We also confirm that we will not accept any change to this instruction without prior written confirmation of Stanbic Bank.

Company name _____

Authorised signature _____ Date (YYYY-MM-DD) _____

Name of signatory _____ Capacity _____

Company Stamp _____

For bank use

☐ Original payslip sighted _____ Date received _____ ☐ Original ID sighted or certified true copy received _____

Interest rate _____ Installment amount _____ Debt ratio _____

Recommended by Signature _____ Name _____ Date _____

Approved by Signature _____ Name _____ Date _____

Dear Sir/Madam

Re: Banking arrangements facility letter (SES Guaranteed/SES Non-Guaranteed) (delete whichever is not applicable)

Employer (Company name)

In anticipation of the favourable consideration of your application for our SES loan facility, as confirmation of your understanding and acknowledgements of the "General Terms and Conditions" (on the reverse hereof), please sign this advice.

Amount _____

Purpose _____

Repayment. The loan is to be repaid in _____ consecutive monthly/weekly installments, the first installment being (amount) _____ is due on (next salary date) _____. The loan is repayable on demand at the bank's sole discretion.

Interest At _____ % above the banks' Prime Lending Rate (PLR). At present our PLR is set at _____ % per annum which will remain fixed for the duration of the loan. However the bank reserves the right to amend this rate. Interest is calculated on daily outstanding balance and applied monthly. The calculation period is based on 365-day year.

Facility fee 1.5% of the loan amount, payable before disbursement.

Security to be held (Only applicable where company guarantee is to be obtained).

Review The facility is subject to review at bank's discretion based on the conduct of the account and / or any material changes in the borrower's financial position.

This letter summarises the principal terms of the Banking Facility offered by the Bank.

The facility detailed above will not become operative until all terms and conditions have been complied with to the satisfaction of the Bank.

Yours faithfully,

Authorised person

Branch Manager

I _____ hereby accept the terms of this Facility letter and the General Terms and Conditions.

Signature _____

Date _____

If married In Community of Property: (Spouse's Signature required)

Name

Signature

Date

1. Interest shall be payable at a rate which shall be determined and may subsequently be altered from time to time by the Bank at its discretion.
2. The amount of the indebtedness at any time and the fact that such indebtedness (including any interest and the rate at which and the period for which interest is calculable) is due may be determined and proved by a certificate stating the same signed by any authorised Manager or Administrator of the Bank, whose appointment and authority to sign need not be proved. Such certificate shall be prima facie proof of the facts stated therein.
3. Any change in the direct or indirect ownership and/or control of the debtor to whom the facilities are accorded or any such change in respect of any surety for that debtor's indebtedness to the Bank must be advised to the Bank by the debtor in writing as soon as the proposed or actual change becomes known to the debtor.
4. The Bank may from time to time at its discretion vary these terms and conditions and those set out in the offer letter on written notice to the debtor.
5. In case the facility is granted in foreign currency, the Bank reserves the right, at its sole discretion, to switch this facility into domestic currency at the rate ruling on the day of such switch.
6. Notwithstanding anything contained in the letter to the contrary, if any change in the law, regulation, ruling, directive, policy and/or guidelines or any other similar event with which the Bank is obliged to comply and which is in accordance with the practice of a responsible banker or any interpretation thereof, results in any increase to the Bank in the cost of maintaining and/or providing any of the facility options or any unutilized portions thereof, the Bank reserves the right to recover such additional costs from the customer. The bank therefore reserves the right to amend the pricing structure of this facility.
7. For the purpose of these terms and conditions and any other terms and conditions relating to the loan, unless a contrary intention is indicated.
 - 7.1 The singular includes the plural and visa versa;
 - 7.2 One gender includes the other genders.
8. No variation of any of the terms and conditions of the loan will be of any force or effect unless it is recorded in writing and signed by both the borrower, the employer and the Bank.

Acceptance

The above general terms and conditions are understood and are hereby accepted.

Signed at

on(date)

Signature

Name

Date



Stanbic Bank

A member of Standard Bank Group

Date: _____

To:

The Manager

Stanbic Bank Tanzania Limited

SES LOAN APPLICATION (GUARANTEED/NON GUARANTEED)

Name of Applicant _____

Employee Number _____

Employee Passport NO _____

1) Irrevocable loan instruction to employer:

Please arrange to pay my salary directly into my transaction account number _____ with effect from the next salary dated _____

I also hereby instruct you to pay any terminal benefits directly to Stanbic Bank Tanzania Limited in the event of termination of my employment and I agree that in case of resignation I will notify you of my new destination. I agree and understand that this agreement will remain in force only and until Stanbic Bank and I cancel it in writing.

Account number _____

Amount (full salary) _____

Signature of applicant _____

Date _____

2) Employer's consent

This letter serves to introduce to Stanbic Bank Tanzania Limited that the employee by the name of _____ of _____ employee number _____ Passport number _____ is a permanent staff member of this company and is authorised to apply for a Salary Earners Scheme Guaranteed / Non Guaranteed loan.

We undertake to remit his / her salary to account number _____ at Stanbic Bank Tanzania Limited to facilitate the instalment deduction.

We further undertake to advise Stanbic Bank Tanzania Limited in the event of employee's resignation and / or termination of service and pay to Stanbic Bank Tanzania Limited any terminal benefits due to the employee in the event of termination of employment. We also confirm that we will not accept any change to this instruction without prior written confirmation of Stanbic Bank Tanzania Limited.

Authorised signatories,

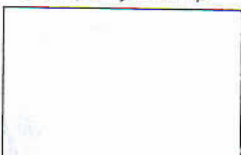
Name(s): _____

Designation: _____

Signatures: _____

Date: _____

Company stamp



BIOGRAPHICAL DATA

SURNAME:.....	GENDER (M/F):.....
FIRST NAME:.....	MIDDLE NAME:.....
DATE OF BIRTH:.....	PLACE OF BIRTH:.....
NATIONALITY/CITIZEN:.....	MARITAL STATUS:.....
NAME OF	NO OF CHILDREN:.....
SPOUSE/PARTNER:.....	
SPOUSE DATE OF BIRTH:.....	
SPOUSE/EMPLOYEE CO:.....	SPOUSE TEL NO.....
NAME	
OCCUPATION/EMPLOYEE	SPOUSE WORK ID NO.....
DESIGNATION	
NSSF/PPF NO:.....	NEXT OF KIN.....
RESIDENTIAL ADDRESS:.....	NEXT OF KIN TEL NO:.....
DATE OF EMPLOYMENT:	IDENTITY CARD NO:.....
OFFICE TEL NO:.....	PHYSICAL/HOME..... HOME
GROSS SALARY:	CONTRACT END :..... RES./CELL NO
QUALIFICATION/EDUCATION	GROSS SALARY:.....
BACKGROUND:	NET SALARY:.....
1.	
2.	
WORKING EXPERIENCE:	
1.	
2.	
Ihereby declare that the provided information is true to the best of my knowledge.	

We hereby confirm the following personal information about our above named employee.

Authorised Signatory

Date