Deveopal	www.moniplus.com
Moni Personal Loa	
Application Form & Loan	Agreement Sales Account Code: Portfolio Manager:
Email: sales@moniplus.com   queries@l statement@moniplus.con	
Fast, Quick & Easy 313 2900	Source Code:
<b>a</b> 515 2900	Source Name:
New Customer: Existing Customer:	
Existing Contract Number:	Contract Number:
Department/Company Code:	LOAN REQUEST PURPOSE:
School Code:	School Fees Refinancing
First Name: Mr. / Ms	Travel Expenses Bride Price
Middle Name:	Personal Expenses Medical Expenses
Surname:	Funeral Expenses
EMPLOYMENT DETAILS:	
Payroll Number:	Others (Please Specify)
Department/Company:	
Postal Address:	Amount: K
Business Phone: Fax:	PVA Amount: K
Email Address:	No of FNs:
Position:	
Immediate Supervisor:	Gross Loan: K
Date Employed: Paymaster:	Gross Salary(Pay Before Deductions): K
NASFUND/NSF#/PASSPORT No	Net Salary (Pay After Deductions): K
PERSONAL INFORMATION: Home Phone:	( <i>Please attach the original of your most recent slip</i> ) Detail of other loans:
Mobile Number:	MODE OF PAYMENT:
Village: Hometown:	Bank Credit Company Cheque
Province:	Company Cheque
Birth Date: Sex: Male Female	Bank Name: BSP ANZ WPC Maybank
Marital Status: Single Married Widowed Divorced	Branch:
RESIDENTIAL ADDRESS:	Account Name:
Lot: Section:Suburb:	Account Type: Savings: Cheque
Street Name:	
Spouse's Last Name:	Account Number:
	Last 3 PPE B/C Check
Spouse's First Name:	
Spouse's Employer's Name:	(Sign Here)
Spouse's Contact Details:	Applicant's Signature Witness' Signature
Name of Close Relative: (not living with you)	Date://20 LOAN BREAK-UP (Office Use Only)
Relationship:	Loan Amount:
Relative's Phone:	HML (Outstanding Balance)
Workplace:	HML (1st Installment)
	RF1:
OFFICE USE ONLY	RF2:
Approved Declined Pending	RF3:
	_ Cheque Fee:
	NET DISBURSED AMOUNT: K

Approved by (GM / OM) Loan Acceptance Officer



# **PERSONAL LOANS - LOAN AGREEMENT**

#### PART A - YOUR OBLIGATIONS

- The Borrower referred to this in Loan Application Form (LAF) hereof agrees to borow the amount including interest and fees (as detailed below) for a Total Loan Amount of K \_\_\_\_\_ which loan shall be repaid over \_\_\_\_\_\_ fortnightly installments of K \_\_\_ each fortnight commencing on \_\_\_\_\_ of \_\_\_\_\_ 20\_\_\_\_, until the loan is fully repaid.
- The Borrower must repay the loan and pay the interest on the loan and all other amounts debited to your loan under this contract, and pay all fees as provided for below.
- The Borrower must pay the installments on the dates and in the 3. manner specified in this contract.
- The Borrower must tell Heduru Moni Limited t/as *Moni Plus* promptly if you change your home address or employment.
- In the event of termination or resignation, the borrower's final entitle-5. ment with their employer shall automatically be attached in order to pay the loan and to be forwarded to Moni Plus.
- The borrower shall pay the following fees which will be added to the 6. total loan:

a. Loan processing fee of K 20.00

b. Loan Repayment Insurance @ 2% of the loan amount.

### PART B - DEFAULT

- The borrower shall be deemed to have committed a default under the Loan Agreement if:
  - a. He or she fails to repay any money due or fails to comply with the obligations of the contract; or
  - b. He or she provides false or misleading information in relation to this contract; or
  - c. He or she is declared bankrupt or becomes subject to receivership or similar thing under the law.
- If the borrower default, you must repay Heduru Moni Limited t/as Moni 8. Plus, on demand, the outstanding balance of the loan and all other money payable under this contract.
- If the borrower should default in their obligations, they must pay to Heduru Moni Limited t/as Moni Plus on demand in addition to all other moneys due to Heduru Moni Limited t/as Moni Plus, interest on all amounts outstanding to Heduru Moni Limited t/as Moni Plus from the due date until payment plus the default interest rate of 35% per annum. The penalty interest shall be applicable and charged on the full outstanding balance of the loan and accrued on daily balances.

- Enforcement expenses may become payable if you default. You must **10.** pay Heduru Moni Limited t/as *Moni Plus* on demand:
  - a. All enforcement expenses Heduru Moni Limited t/as Moni Plus reasonably incurs when exercising its rights if you default under this contract: and
  - b. All other expenses cost and damages incurred by Heduru Moni Limited t/as Moni Plus or fees payable as a result of your breaching any of your obligations under this contract as a result of any false or misleading representation, warranty or statement made by you in connection with this contract.

Heduru Moni Limited t/as Moni Plus as may debit the amount of any 11. expenses, cost or damage referred above to your loan amount at any time it is incurred. You must pay the amount on demand.

#### PART C - OTHER

Rights now Waived - Heduru Moni Limited t/as Moni Plus rights under

12. this contract are unaffected by any delay in exercising those rights or because Heduru Moni Limited t/as Moni Plus gives you any tome or other indulgences.

Loan Repayment Insurance - in the event of the death of the Borrower,

13. the outstanding balance will be repaid in full through the Loan Repayment Insurance. This insurance only applies in the case of death of the Borrower and evidence of death (via Certified Death Certificate) must be supplied to activate the insurance.

I hereby consent to the release of any information in this application 14. held by Heduru Moni Limited t/as *Moni Plus* to a Credit Bureau Agency and also authorize Heduru Moni Limited t/as Moni Plus to enquire with the Credit Bureau in relation to my credit facility.

#### PART C - INDEMNITY

The Borrower certifies that the information provided in this agreement 15. is true and correct in every particular, which were in no way falsified.

#### PART E - ACKNOWLEDGMENT OF THE BORROWER

16.

(address) the Borrower, hereby

of

acknowledge that:

- a. I have carefully read and understand the contents of this contract and understand the terms and conditions set out on the contract.
- b. I understand that by signing this contract it is legally binding contract and I become legally bound by the terms and conditions thereof.

Signed and Sealed by the parties herein on the day of 20\_\_\_\_.

## AVAIL REBATES ON YOUR TOP-UP LOANS!







LACK OF MONEY?? **DON'T WORRY, BE HAPPY!** 

Cheer up with Our Personal Loans | School Fee Loans Apply Today!



**Borrower's Sianature** 

(Sian Here)

Sianed for and on behalf of Heduru Moni Ltd. T/as Moni Plus