

*Please complete this form in full to avoid delay in processing your application*

**Applicant Personal Details**

Mr./Mrs./Miss/M.S.	Surname	Other names	Date of Birth (dd/mm/yy)	Marital Status
_____	_____	_____	_____	_____
Nationality	No. of dependants	ID/Passport No.	KRA P.I.N	Telephone : Work      Mobile
_____	_____	_____	_____	_____
Alternative phone you can be contacted on:		Personal E-mail address	Official E-mail address	
_____		_____	_____	

**Applicant Address Details**

Postal Address	Postal Code	Town/City			
_____	_____	_____			
<b>Residential Address:</b>					
Estate	Road	House Number	City/Town	Period at current address	Rented/OWNED
_____	_____	_____	_____	_____	_____
<b>If one has resided in a place for less than one year one should indicate where the residence was before and for how long:</b>					
<b>Former Residential Address</b>					
Estate	Road	House Number	City/Town	Period at current address	Rented/OWNED
_____	_____	_____	_____	_____	_____

**Applicant Employment Details**

Employer's name	Title	Date joined (mm/yyyy)	Staff payroll No.	Period worked for the firm
_____	_____	_____	_____	_____
Full time/Part time /Contract	Contract Expiry date	Whether on notice to resign	net pay/ salary	
_____	_____	_____	_____	
(Attach a copy of the contract /appointment letter)				Indicate yes or no
_____				_____
Incase one leaves employment before clearing the loan, the termination benefits will be channeled to BCF Kenya Limited				NSSF No.
_____				_____

**Referees / Next Of Kin**

Surname	Other names	Signature	ID/Passport No.
_____	_____	_____	_____
Employers name	Telephone : Work	Home	Mobile
_____	_____	_____	_____
Surname	Other names	Signature	ID/Passport No.
_____	_____	_____	_____
Employers name	Telephone : Work	Home	Mobile
_____	_____	_____	_____
Surname	Other names	Signature	ID/Passport No.
_____	_____	_____	_____
Employers name	Telephone : Work	Home	Mobile
_____	_____	_____	_____
(attach copy of the ID of the next of kin)			

**Applicant Bank details (attach a proof of account holding)**

Bank Name	Branch	Account Name	Account Number
_____	_____	_____	_____

**Details Of Loans Being Applied For**

Purpose of Loan:	Amount Required:	Start Date:	Preferred Repayment Period
_____	_____	_____	_____

Total Loan amount (including interest and fees)	Monthly Installment	Interest Rate	Repayment Period
Ksh. <input type="text"/>	Ksh. <input type="text"/>	<input type="text"/> Per annum	<input type="text"/> Months

**Applicant Declaration**

- I understand that BCF Kenya Limited may refuse my loan application without giving a reason, or may decide to grant me a loan of a lower amount than my application.
- I understand that in the event that I default on the agreed terms and conditions, then BCF Kenya Limited we may enforce the debt through a Debt Collection Agency or other third party.
- I agree that BCF Kenya Ltd may carry out credit checks with Credit Reference Bureau.
- I understand that if I default on the agreed terms and conditions, then BCF Kenya Ltd may list my name and my transaction data with Credit Reference Bureau or other debt collection Agency
- I have read and understood the General Terms and Conditions listed below, and confirm that I agree to be bound by these conditions.
- I irrevocably instruct the financial authority of my employer to deduct the equal monthly installments, in the amount indicated above, from my salary and to pay these amounts to BCF Kenya Limited on or before the last day of any month, until such time as the full amount of the loan (total contract amount) to which I am indebted to BCF Kenya Limited has been repaid.
- I notify my employer - unless all amounts owing to BCF Kenya Limited have been paid in full - that those instructions may ONLY be cancelled in writing to BCF Kenya Limited.
- I authorise my employer on termination of my employment to deduct from my final Salary leave and bonus pay, and other termination benefits, any balance outstanding to BCF Kenya Limited.

\*\* I, the undersigned, by signature hereto declare that I agree to the above statements:

Applicants Signature	Date	Witness Name	ID No.	Witness Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Employer Undertaking (Not applicable for Non Check-Off Loans)**

I, (the undersigned)  Being the position  Of (Company Name)

Confirm:  
 That Mr./Mrs./Miss/M./S.  is our employee and has worked for us for a period of  years in the position of  and is permanent/ Contract (if on contract it expires on )  
 That we will implement the above instructions  
 That we will notify BCF Kenya Limited immediately if the applicants employment is terminated  
 That we will apply the applicants final salary , leave and bonus pay fit to off-setting the applicants outstanding balance with BCF Kenya Limited  
 That the applicant is not on notice to resign or retire

Signature	Date	Company Stamp/Seal
<input type="text"/>	<input type="text"/>	<input type="text"/>

**General Terms and Conditions**

**DECLARATION**  
 The applicant hereby declares that:  
 • The information supplied by him/her in the form hereof is true and correct  
 • Prior to submitting the application he/she had been shown a schedule setting out the full financial details of all amounts that will become payable if his/her application is approved  
 • The essential terms of the money lending transaction have been explained to him/her and that he/she understands them. He/She understands that an agreement between BCF Kenya Limited and his/her employer in terms of his/her salary is paid into a specified account or in terms whereof installments can be deducted by means of a salary stop order is a prerequisite to granting of a loan

**INTEREST RATE**  
 Should the Borrower fail to pay any amount on the due date, the interest rate that accrues on the full outstanding amount will be capitalised and interest will be charged on the total amount then outstanding.

**REPAYMENT**  
 The borrower hereby agrees that:  
 • He/She shall be lawfully indebted to BCF Kenya Limited for the payment of the total contractual amount set out in Part B.  
 • The full contractual amount is repayable in equal monthly installments as indicated in part B. hereof.  
 • Notwithstanding the deductions from the salary of the Borrower ,it shall remain in the sole responsibility of the Borrower to see to it that payments are effected on time.  
 • Repayments will be used, firstly to go pay legal costs (if any), the additional interest if any, then the total cost of credit and thereafter to reduce the balance of the outstanding amount which was originally advanced to the Borrower.

**DEFAULT AND ACCELERATION**  
 BCF Kenya Limited entitled (but not obliged to demand payment of the total amount outstanding in terms of this agreement at any time if the borrower fails ,or neglects to strictly observe ,any of the terms and conditions of this agreement or in another way commits a breach of agreement contract or assigns his/her estate in favour of his/her creditors ,or comprised with any creditor, or the borrowers estate is sequestrates or wound up, or the Borrower has made a false representation at the time of applying for the loan in terms of this agreement.

**RECOVERY COSTS**  
 The Borrower acknowledges that should it become necessary for BCF Kenya Limited to institute legal or any other action due to non compliance of the Borrower with the Terms and conditions of the loan, that he/she shall be liable to such costs legal or otherwise including tracing fees, collection commissions and all other costs.

**BCF OFFICER CONFIRMING RECEIPT OF REQUIRED INFORMATION:**

NAME: <input type="text"/>	STAFF NUMBER: <input type="text"/>	SIGNATURE: <input type="text"/>
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