



**ALL SAINTS' CATHEDRAL**  
**SACCO SOCIETY LTD**

**JIJENGE APPLIANCES APPLICATION & AGREEMENT FORM..**

**NB: Official Use: Form received as No..... Time Received.....**

**A: MEMBER'S DETAILS**

1. Applicant's Name.....
2. Member or Non-Member. ....
3. Applicant's (Payroll) Number.....
4. Applicant's Address.....
5. Department.....
6. Terms of Employment.....

**B: CHARGES**

It will be Charged 1% at reducing balance.

**C: JIJENGE APPLIANCES APPLICATION AND REPAYMENT**

I..... hereby apply for Jijenge appliances:

1. Product Specifications .....
2. Product Amount Kshs. .... to be repaid in the monthly installment of Kshs. .... for a period of ..... Months (Maximum 12 months), commencing immediately, until the appliance is repaid in full.

I do accept to be charged every month a penalty of ten (10) percent of the appliance balance as a result of the overdue repayment period, after the expiry of the repayment period above.

I authorize the Society to effect all the above deductions including charges through my employer from my salary.

**D: SECURITY FOR MY JIJENGE APPLIANCES**

1. ....
2. ....
3. ....

**E: PERSONAL DECLARATION**

I hereby declare that, the foregoing particulars are true to the best of my knowledge and do agree to abide to the Society by laws and Jijenge appliances policy, and any variation by the Credit Committee.

**Applicant signature .....** **Date .....**

**F: REPAYMENT GUARANTEE**

We, the undersigned, hereby accept jointly and severally liability for the repayment of the loan in the event of borrower’s default. We understand that the amount in default may be recovered by an offset against our savings in the Society or by attachment of our property including monthly salary, and that we shall not be eligible for Jijenge appliances unless the amount in default has been cleared in full.

**GUARANTORS:**

<b>P/N O.</b>	<b>M/NO</b>	<b>NAME</b>	<b>ID NO (Attach a copy)</b>	<b>GUARANTORS SIGNATURE</b>	<b>GUARANTEED %</b>
<b>1.</b>					
<b>2.</b>					
<b>3.</b>					

**G: FOR CREDIT COMMITTEE USE ONLY**

Total Society shares kshs. .... Total loans outstanding kshs. .... Jijenge appliances outstanding Kshs. .... Net salary Kshs.....

**H: APPROVED OR REJECTED**

Jijenge Appliances amount approved Kshs. .... Appraisal fee of Kshs..... Other charges of Kshs. .... **Total payable Kshs.** .... To be recovered in.....Months at the rate of Kshs.

..... **OR** Reasons for rejection are;

- In ability to repay or bad repayment records.
- Excessive loan frequency
- Clear outstanding cash Advance Loan.
- Incomplete information

Credit Chairman’s signature..... Date .....

Credit Secretary’s signature.....Date.....

Credit Member’s signature.....Date.....

**I: PAYMENT DETAILS**

**Name**..... **ID NO**.....

**Product specifications.** ..... **Date**.....

**Applicant/Collecting Signature**.....

