



ZAMBIA POLICE THRIFT AND CREDIT CO-OPERATIVE SOCIETY LIMITED



LOAN APPLICATION FORM

Personal Details

First Name _____ Surname _____
 Man No. _____ Employee No. _____ N.R.C. _____
 Bank Name _____ Account No. _____
 Address _____ Office Phone _____ Personal Cell; _____

I hereby apply for a loan of K _____ for a period of _____ months to be repaid in Monthly installments of K _____ plus interest. I agree that deductions shall be made From my salary for the purpose of paying installments on principal and interest due until the loan is repaid in full. I want this loan for the following

Purpose (explain fully) _____ **Security offered:** _____

I hereby certify that all statements made in this application are true and complete and are submitted for the purpose of obtaining a loan. **Date:** _____ **Sign;** _____

Decision of The Credit Committee

At a meeting held on _____ we approved a loan in the amount K _____ subject to The Society's terms and conditions.

Committee members present . (1). _____ **(2).** _____

SAVINGS BALANCE K _____
LOAN BALANCE K _____
CONTRIBUTION K _____

Applicant's Statement

Employer: _____ Address: _____
 Date Employed: _____ Rank _____ Monthly Salary K _____
 Next of Kin (Name) _____ Address _____
 Employer _____ Position _____
 Other income K _____ Immovable property if any owned by applicant (describe) _____
 Reasonable market value of property K _____ Reference/Plot No. _____

Pledge of Deposits As Security/ Promisory Note.

I the undersigned hereby pledge all paid up deposits and payments, which I/we now have or hereafter may have in this society for the loan evidenced by a promissory note dated _____, payable to the Z.P.T.C.C SOC LIMITED. This pledge is given to secure the payment of the loan described above and interest, costs or expenses that may occur thereon, and I/we hereby authorize this society to apply any or all such paid up deposits on to the payment of the loan and interests, costs and expenses. I promise to pay the sum of K _____ with interest at an unpaid balance at the rate of 2.5 % per month. In case of any default in payment as agreed herein, the entire balance of this note shall become immediately due and payable to the Society.

Signed _____

Date _____