

SERIAL No.



..... towards a prosperous future together

YASAR FINANCING APPLICATION FORM

A. Applicant's personal information

Applicant's Name	<input type="text"/>	Facility Number	<input type="text"/>
Staff Number	<input type="text"/>	Member Number	<input type="text"/>
		National ID No.	<input type="text"/>
Pin No.	<input type="text"/>	Passport number	<input type="text"/>
		Date of birth (dd/mm/yy)	<input type="text"/>
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	Religion	<input type="text"/>
		Email	<input type="text"/>
Postal Address	<input type="text"/>	Mobile No.	<input type="text"/>
		Landline phone No.	<input type="text"/>
Physical address: Town	<input type="text"/>	Estate	<input type="text"/>
		Street	<input type="text"/>
House Number	<input type="text"/>	<input type="checkbox"/> Rented <input type="checkbox"/> Owned	How long have you lived here <input type="text"/> years
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	Number of dependants	<input type="text"/>

B. Employment details

Applicant's Employer	<input type="text"/>	Postal Address	<input type="text"/>
Physical Address	<input type="text"/>	Tel:	<input type="text"/>
Designation	<input type="text"/>	Retirement Date	<input type="text"/>
		Provide proof of other incomes if facility term extends beyond this date.	
Employment Terms:	Permanent <input type="checkbox"/> Casual <input type="checkbox"/> Contract <input type="checkbox"/> Others (specify) <input type="text"/>		
Assets owned give three main ones	<input type="text"/>		
If self employed	<input type="checkbox"/> (attach a 6 month bank statement, 1 year cash flow forecast and any other as may be required by management)		
Type of business	<input type="text"/>	Years of operation	<input type="text"/>
		Business income (in KES)	<input type="text"/>

C. Existing financing facilities

Pension income	<input type="checkbox"/>	Other (specify)	<input type="text"/>
Facility type:	Normal <input type="checkbox"/> Yasar Tawarruq <input type="checkbox"/> Yasar Salam <input type="checkbox"/> Yasar diminishing Musharakagh <input type="checkbox"/> Yasar Murabaha <input type="checkbox"/> Fosa Advance <input type="checkbox"/> Premium <input type="checkbox"/> Mwangaza <input type="checkbox"/>		
	Other (specify)	<input type="text"/>	

(For facilities 2 payslips or as maybe required)

Purpose of facility (attach supporting documents)

Working capital	<input type="checkbox"/>	Motor vehicle financing	<input type="checkbox"/>	Facilities consolidation	<input type="checkbox"/>	Property purchase	<input type="checkbox"/>	Construction	<input type="checkbox"/>
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Other purposes. Be specific	<input type="text"/>
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Amount applied for in figures	<input type="text"/>	Repayment period	<input type="text"/> months
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Amount applied for in words	<input type="text"/>
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NB: Alterations on amount applied above will not be allowed

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Financing facilities in other banks/financial institutions

Name of the Bank/Institution	Amount advanced	Date granted	Repayment period	Outstanding balance

(Attach additional paper if necessary)

D. Security details

I offer the following security Salary Deposits and Savings Guarantors Other (specify)

Conditions

- Provide a minimum of 4 guarantors, (for Mwangaza and facilities above 2 Million, provide a minimum of 6 eligible guarantors) who have not guaranteed more than seven facilities which are still in services.
- The applicant's deposits plus those of the guarantors must be sufficient to secure the facility.
- The society may at its discretion reject a guarantor proposed by an applicant.

Caution

Guarantors are advised to read all the information supplied in this form by the applicant and terms and conditions contained in order to understand the full implication of facility guarantee.

Staff Number	Name	Facility Outstanding Kshs	Deposit Kshs	National ID Number	Signature
1					
2					
3					
4					
5					
6					
7					
8					
9					
Total					

Where Collaterals used as security, fill the following portion:

OTHER FORMS OF SECURITY (L.R No. where applicable)

- LR No. _____
- Brief description of the property _____
- Location district town _____ Sub location/estate _____ Shopping centre Street _____
- Estimated value of property _____
- Is the property charged _____ Yes/No _____
- If yes provide details:- chargee _____
- Is the facility for which charge was made fully repaid yes/No _____
- In Note: Stima Sacco can not be a second chargee
- Where property offered is not sufficient the borrower may be requested to provide guarantors

For Area Service official use only

Deposits and outstanding facilities at

This is to confirm that this facility has not taken a facility at the Area Service Centre Level for the last one month.

Area Service Centre Chairman Area Service Centre Treasurer Area Service Centre Secretary Area Service Centre Delegate

(Delegate must confirm facility status from Area Service Centre official, before signing)

Approval by Area service Centre official

Amount Signature Date

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Tawarruq financing (Clear the following outstanding facilities)

I hereby request for a bridging facility to clear outstanding debts below.

FACILITY TYPE		AMOUNT (Amount to be cleared will be the outstanding balance at the time of this facility application)
1.	Normal facility <input type="checkbox"/>	
2.	Super facility <input type="checkbox"/>	
3.	Emergency facility <input type="checkbox"/>	
4.	School fees <input type="checkbox"/>	
5.	KenGen debts <input type="checkbox"/>	
6.	KPLC debts <input type="checkbox"/>	
7.	Bank facility <input type="checkbox"/>	
8.	Hire purchase <input type="checkbox"/>	
9.	Others (specify) <input type="checkbox"/>	
Total		

E. Facilities agreement and declaration

In consideration of Stima SACCO Society Ltd. ("the society") granting me the amount of facility herein applied for or as may approved by its Board of Directors, I hereby declare THAT,

- I am a member of the Society and shall not withdraw from the society do or omit to do anything which may result in my said membership being withdrawn, suspended or cancelled while the facility herein is outstanding.
- My deposits together with those of my guarantors are sufficient over and secure the facility amount applied for herein, (Delete if not applicable)
- My current and future employers are authorized to deduct and directly remit, from my salary or wages, the amount indicated herein or as may be advised by the Society as the monthly repayment amount until payment in full. These instructions shall remain irrevocable until the facility amount herein has fully repaid together with interest thereon as may from time to time be advised by the Society.
- In the event that I am not salaried at the time of entering this agreement or I have opted to service the facility through other means other than by the way of checkoff by the employer, I undertake to give and maintain such security as the society may consider adequate and to review it from time to time as may be advised by the society. I shall also give to my bank an irrevocable standing order for the monthly repayment amount indicated herein, or as advised by the Society, in favour of the Society, and I shall not revoke the said standing orders while the amount herein remains unpaid.
- I understand that the Society may, at its sole discretion, treat as a breach of facility conditions should I revoke the instructions in paragraph above without obtaining the prior written consent of the Society.
- In the event that my current employment is for whatever reason terminated while the facility herein not fully repaid, I shall immediately and not later than 14 days notify the Society, and in the event that I have taken up new employment to immediately notify the Society of the details of the new employment.
- In the event that I should, for whatever reason, leave the services of my present employer, any sum of money due to me from the said employer for whatever reason, leave the services of my present employer, any sum of money due to necessary to settle any balance remaining unpaid on account of the facility amount herein.
- I understand that I am obliged to repay the facility amount and the interest as stipulated in this agreement or as may be advised by the Society from time to time. In the event that I default in servicing the facility or in any manner breach the facility conditions, the Society reserves the right to recover the amount due under this agreement by settling off against my shares, deposits or other monies held in my account(s) with the Society or any of its affiliates, or employ any other means to recover the outstanding amounts including attaching my property.
- I understand that in the event that I default in servicing the facility amount herein, the Society reserve the right **to share my credit information with other financial institutions, public authorities and the licensed Credit Reference Bureaus, subject to any applicable law.**
I warrant that in the event of disclosure of my credit information as stated above, I shall have no claim against the Society or any of its officers, servants, directors or agents, and I shall indemnify the Society against any loss or injury arising out of any claim brought by myself or on my behalf or a result of such disclosure.

F. General terms

It is hereby mutually agreed and declared that the following terms and conditions shall in addition to the fore going apply to this agreement.

- The facility amount in this agreement shall be available to the borrower on completion to the satisfaction of the Society of all formalities appertaining to the Security of the facility.
- The borrower shall pay profit on the facility amount outstanding at the prevailing rates or at such other rate as the Society may in its sole discretion determine and shall pay such interest in arrears.
- The Society reserves the right to determine, profit rate of interest and or the basis on which it is calculated
- The facility repayment frequency shall be once a month, or as may be advised by the Society from time to time.
- Fees and charges to cover administrative cost shall be paid by the borrower. Such fees and charges will be in accordance with prevailing Society tariffs.

DATA PRIVACY POLICY

Stima DT Sacco Limited (“us”, “we”, or “our”) operates the www.stima-sacco.com website, various Sacco services / facilities as well as the MPAWA Mobile App mobile application (the “Service”).

This page informs you of our policies regarding the collection, use, and disclosure of personal data when you use our Service and the choices you have associated with that data.

We use your data to provide and improve the Service. By using the Service, you agree to the collection and use of information in accordance with this policy. Unless otherwise defined in this Privacy Policy, terms used in this Privacy Policy have the same meanings as in our Terms and Conditions.

We collect several different types of information for various purposes to provide and improve our Service to you. While using our Service, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you (“Personal Data”). We may use your Personal Data to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send

We use the collected data for various purposes:

- To provide and maintain our Service
- To notify you about changes to our Service
- To allow you to participate in interactive features of our Service when you choose to do so
- To provide customer support
- To gather analysis or valuable information so that we can improve our Service
- To monitor the usage of our Service
- To detect, prevent and address technical issues
- To provide you with news, special offers and general information about other goods, services and events which we offer that are similar to those that you have already purchased or enquired about unless you have opted not to receive such information

Stima DT Sacco Limited may disclose your Personal Data in the good faith belief that such action is necessary to:

- To comply with a legal obligation
- To protect and defend the rights or property of Stima DT Sacco Limited
- To prevent or investigate possible wrongdoing in connection with the Service
- To protect the personal safety of users of the Service or the public
- To protect against legal liability

Stima DT Sacco Limited will retain your Personal Data only for as long as is necessary for the purposes set out in this Privacy Policy. We will retain and use your Personal Data to the extent necessary to comply with our legal obligations (for example, if we are required to retain your data to comply with applicable laws), resolve disputes, and enforce our legal agreements and policies.

As a Data Subject you have the following Rights as set out in the Data Protection Act;

- The right to access, update or to delete the information we have on you.
- The right of rectification. You have the right to have your information rectified if that information is inaccurate or incomplete.
- The right to object. You have the right to object to our processing of your Personal Data.
- The right of restriction. You have the right to request that we restrict the processing of your personal information.
- The right to data portability. You have the right to be provided with a copy of the information we have on you in a structured, machine-readable, and commonly used format.
- The right to withdraw consent. You also have the right to withdraw your consent at any time where Stima DT Sacco Society Limited relied on your consent to process your personal information.

Please note that we may ask you to verify your identity and provide signed instructions before responding to such requests.

Stima DT Sacco may update our Privacy Policy from time to time. We will notify you of any changes by posting the new Privacy Policy on our website. We will let you know via email and / or a prominent notice on our Service, prior to the change becoming effective and update the “effective date” at the top of this Privacy Policy.

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G. Disbursement

Applicant's Signature Date

Name of witness S/No Signature

(Witness to applicants signature)

H. For official use

Approval

Name of the appraising Officer To be repaid in Months

Name of branch Date

Amount Approved by the Approving Officer Kshs. Signature of the Reccomending Officer Date

Acknowledgement of payment

I have received Cheques No. Amount Date

I. Discounting

Amount of discounting applied for: Amount in Words

Signature

FOR OFFICIAL USE ONLY

Facility / Cheque amount approved KES Bridging Finance paid KES

Interest on bridging Finance/Clearing charges Net amount payable

Amount approved for discounting KES

Credit Manager Date

Branch Manager Date

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J. Facilities checklist

- Member's name
- Member's Number
- Member's prime account no.
- Salary channeled through Prime Account at least three times
- Facilities application and appraisal form duly completed
- Three original most recent payslips
- Letter of confirmation/appointment / an introduction letter from the employer
- ID copies
- Certified PIN Certificate copies
- CRB Report
- Savings / Facilities Accounts statement (where applicable)
- Call back confirmation to the respective employer where applicable
- Data captured in the system