



Alekun Microfinance Bank

CUSTOMER PERSONAL LOAN APPLICATION FORM			
APPLICANT INFORMATION			
Name of Applicant			
Date of birth:	Sex:	Marital Status:	
Residential Address:			
Account number:		Phone Number:	
Employment Type:			
Employment Address and Description:			
Monthly Income:		Annual Income:	
SPOUSE INFORMATION			
Name of Spouse:		Phone Number:	
Spouse Place of Employment:			
Employment Address:			
Spouse Monthly Income:		Length of Service:	
PROFESSIONAL INFORMATION			
Educational qualification:			
Type of Employment:		Self employment	
Paid employment			
Employment Status: Political employment		Full employment contract	
LOAN INFORMATION			
Loan Amount (in figure):		Tenor (in months):	
Purpose of loan:			
Repayment :		End of tenor	
Weekly		Monthly	
CREDIT HISTORY			
Previous Loan Amount: N		Date:	
		Tenor: months	
Score your repayment performance:			
Good		Poor Bad	

- I authorize Alekun Microfinance Bank to continue processing my loan application even if the approved loan amount is lower than the amount I applied for.

UNDERTAKING

I warrant that all information I have provided in this application form are true and correct. I certify the authenticity of all the documents submitted in lieu of my application. I agree that any material misrepresentation or falsity can be used by **Alekun Microfinance Bank** to pursue civil or criminal liabilities against me. **I relinquish ownership of all documents including this application form to Alekun Microfinance Bank and that the latter shall not allow return of these at any given time.**

I **AUTHORISE** Alekun Microfinance Bank to obtain and disclose information about me from and to any third party, for the purpose of, among others, evaluating this application form, for credit reporting, verification and other risk management and regulatory requirement. I shall hold Alekun Microfinance Bank free and harmless for any liability that may arise from obtaining or disclosing such information.

I understand that Alekun Microfinance Bank at its own discretion may deny this application with no obligation on its part to advise me of such denial. I agree that the final terms and conditions of any loan to be granted by Alekun Microfinance Bank shall be agreed upon after the credit investigation and approval of this application.

Upon such approval, Alekun Microfinance Bank shall require me to submit such other documents as may be required for the granting of the loan, including, but not limited to copies of my pay slip for the last three months, valid photo bearing identification cards, current paid utility bills, statement of accounts, post-dated cheque, a duly signed letter of transfer of ownership of project, among others.

I understand that the consent of my spouse as regards my loan application shall be a criterion for my loan approval.

Having requested for a loan of.....,I agree to the terms and conditions stated below:

ALEKUN MICROFINANCE BANK LIMITED, ODOGBOLU, OGUN STATE is given the right by me to:

1. PUBLISH my **name and pictures** (as attached to this letter) as a loan defaulter in **any Newspaper of their choice whenever I default** in the payment of the loan granted me as contained in the accepted offer letter
2. PUBLISH my **name and pictures** (as attached to this letter) as a loan defaulter on any Notice board in the premises of **ODOGBOLU LOCAL GOVERNMENT SECRETARIAT** whenever I default in the payment of the loan granted me as contained in the accepted offer letter
3. PUBLISH my **name and pictures** (as attached to this letter) as a loan defaulter in any other media as may be deemed necessary by the management of **Alekun Microfinance Bank Limited** whenever I default in the payment of the loan granted me as contained in the accepted offer letter
4. SEIZE any of the properties of their choice **found in my possession** at home or in the shop whenever I default in the payment of the loan granted me as contained in the accepted offer letter.
5. **TAKE UP THE OWNERSHIP** of my **properties from the day** I start to default.
6. DISPOSE OFF my properties/belongings confiscated on my refusal to pay after the stipulated period in the offer letter to set off my debt/outstanding
7. **TAKE LEGAL ACTIONS** against me **if I engage in fight (orally and physically)** with any of the representatives of the bank in the **process to seize my properties** at home or in the shop.

I, _____, also covenant that I shall not take any legal action against **Alekun Microfinance Bank Limited** whenever it takes the possession of my belongings or my name is PUBLISHED in accordance with this IRREVOCABLE AUTHORITY.

Signature.....Date.....

SPOUSE ATTESTATION

I the
wife/husband of

....., who is your customer, is in support and agree to the terms
and
conditions of the loan facility given to him/her.

SignatureDate.....