

## PERSONAL DETAILS

SURNAME   
FIRST NAME   
I.D NUMBER   
DATE OF BIRTH  MARITAL STATUS   
RESIDENTIAL ADDRESS   
EMPLOYER  POST HELD   
BUSINESS ADDRESS   
TEL NO  CELL NO   
EMAIL ADDRESS   
LOAN AMOUNT APPLIED FOR  REPAYMENT TERM

PURPOSE OF LOAN   
BANKING DETAILS   
SPOUSE NAME   
SPOUSE'S EMPLOYER   
SPOUSE'S CELL NO   
NEXT OF KIN FULL NAME   
RELATIONSHIP  CELL NO   
ADDRESS

## Required Documents

a. Certified copy of ID      b. Proof of residence      c. Registration book

## DECLARATION

I, the applicant hereby acknowledge and agree that I have read and fully understood the Terms and Conditions relating to this Credit Application, which are found below. Where I had not fully understood any of the provisions of the Terms and Conditions, I hereby acknowledge and agree that such provisions were fully explained to me by an employee of Hammer and Tongues Moneylenders. I further acknowledge and agree, without limitation, to abide by all of the provisions of the Terms and Conditions.

Signed At  on the  of  20   
Signature  Date

## FOR OFFICIAL USE ONLY: HTA OFFICIAL

Vehicle details: Make/Model  Reg No  Year   
Engine No  Chassis No  Mileage  Assessed value   
Received by  Signature  Date   
CVR clearance: YES  NO  Done by  Signature  Date   
Police clearance: YES  NO  Done by  Signature  Date

## LOAN OFFICER

Recommended Loan Size  Loan Term   
Total Exposure   
Loan Officer Name  Signature   
Date

## BRANCH MANAGER

Approved  Declined   
Signature  Date

## TERMS AND CONDITIONS

- Interest rate: 10% per month flat
- Tenure: Min 1 month Max 6 months
- Max loan amount: 50% of vehicle value up to \$2,000
- Turnaround time: 48 hours
- Disbursements: 50% cash (up to a max of \$500) and 50% through transfer to customer's account
- Repayments to be made monthly as per loan agreement through Cash, Bank transfer, Ecocash or POS . Failure to repaym may result in pledged vehicle being auctioned.