

Recommended by Justine Amelia Aggrey  
MODE OF PAYMENT: WEEKLY



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION  
APPLICANT DETAILS

1 FIRST NAME FELIX MIDDLE NAME \_\_\_\_\_  
SURNAME TAY  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER HM 8/12, SIWO Compound  
NOTE: Please indicate your residential address and a visible landmark  
IN FRONT OF IBB COMPUTER SCHOOL  
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE  
NUMBER OF YEARS AT THIS ADDRESS: 35 YEARS ☐ MONTHS  
SPOUSE NAME \_\_\_\_\_  
PHONE NUMBERS 054865 1712  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN —  
D-O-B 09/06/1987

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL  
ID NUMBER GHA-719671625-1 PLACE OF ISSUE Cape Coast  
DATE OF ISSUE 01/02/2020 EXPIRY DATE 06/02/2030





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EMPLOYMENT DETAILS

EMPLOYER'S NAME \_\_\_\_\_

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SHEDD GOLD FILLING STATION, PETROL ATTENDANT  
SELL DISPOSABLES (TAKE AWAY PAPER ETC)

BUSINESS LOCATION/ADDRESS ABURA ROMAN PARK

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 2 POSITION OWNER

WEEKLY INCOME GH¢ 500 DAILY INCOME GH¢ 100

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 \_\_\_\_\_ DATE \_\_\_\_\_

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_

CURRENT WORKING CAPITAL GH¢ 3000

LOAN AMOUNT BEING REQUESTED NOW GH¢ 1000

REASONS FOR THE LOAN FOR BUSINESS EXPANSION

BI-WEEKLY PAYMENTS \_\_\_\_\_ MONTHLY PAYMENTS \_\_\_\_\_

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

<u>ITEMS</u>	<u>VALUE</u>	<u>LOCATION</u>	<u>DATE ACQUIRED</u>
LAND			
BUILDING			
EQUIPMENT/TOOLS			





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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD four MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME ( FELIX TAY ) IN THE FANTE LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / TUMB PRINT [Signature] DATE 19/01/2023

GUARANTOR

I ANDREW ANSAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA BEING GRANTED TO (FULL NAME OF BORROWER) FELIX TAY WHOM I AM RELATED AS FRIEND.

AGE 35 TELL: 0549660311 GUARANTOR'S WORK PETROL ATTENDANT

I ANDREW ANSAH SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, ALL LEGAL MEANS WILL BE ENFORCED TO COLLECT THE SAID AMOUNT PLUS ALL OTHER CHARGES.

I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I WILL ALSO MAKE MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND VERIFICATION

SIGNATURE / THUMBPRINT

[Signature]  
D.O.B 09/06/1987

Passport Photo