

10/01/23



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME EMMANUEL MIDDLE NAME

SURNAME Arful

ADDRESS _____

HOUSE NUMBER 34/8, BAKAARO, ELMHA

NOTE: Please indicate your residential address and a visible landmark

BEHIND ME I REWIND

RESIDENCE: OWNING RENTAL MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 7 YEARS MONTHS

SPOUSE NAME _____

PHONE NUMBERS 0243374706

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 1

D.O.B 09/09/1975

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL

ID NUMBER CHA-719297200-7 PLACE OF ISSUE EUMINA

DATE OF ISSUE 03/02/2020 EXPIRY DATE 02/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME CIRCUIT DRIVER (METHUEN CHUACH-ELMINA)

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION _____

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1000 DATE 31/08/2022

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN REPAIRS REPAIRS

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 (EMMANUEL AFFUL) 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 24/08/2022

GUARANTOR

I MARK SARFO BIMPONG HEREBY GUARANTEE A LOAN OF ONE THOUSAND CENTS BEING GRANTED TO (FULL NAME OF BORROWER) EMMANUEL AFFUL

WHOM I AM RELATED AS CHURCH MEMBER

AGE 37 TELL: 0240374461 GUARANTOR'S WORK HEALTH WORKER

I MARK SARFO BIMPONG 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 28/04/1985

Passport Photo