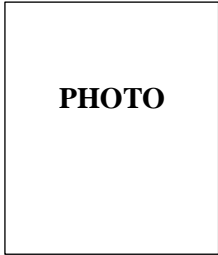


# WINNERS CO-OPERATIVE CREDIT UNION LTD



P. O. BOX 218, AKATSI V/R TEL: 0243835327

## LOAN APPLICATION FORM



1. NAME OF APPLICANT: .....
2. LOCATION: .....
- 3 ACCOUNT NO. (CODE) ..... TEL .....
- 4 TYPE OF BUSINESS: .....
- 5 BUSINESS LOCATION:.....
- 6 SHARE AMOUNT **GH¢**..... TYPE: ..... ID NO:.....
- 7 SAVINGS BALANCE **GH¢**.....
- 8 AMOUNT APPLIED FOR IN WORDS: .....  
(**GHC**.....)
- 9 REPAYMENT PERIOD: ..... ( )
- 10 NET MONTHLY INCOME: **GH¢**.....
- 11 PREVIOUS LOAN RECEIVED **GHC**..... OUTSTANDING BAL **GH¢**.....
- 12 HAVE YOU TAKEN LOAN FROM ANY BANK OR ELSEWHERE? **NO** YES
- 13 POSITION IN THE CREDIT UNION: **MEMBER**
- 14 MODE OF PAYMENT: CASH  CHEQUE  **SET- OFF**  STANDING ORDER
- 15 TYPE OF LOANS: SPECIAL LOAN  MICRO LOAN  **NORMAL LOAN**  FUNERAL LOAN
- 16 PURPOSE OF LOAN (TICK

PROVIDENT		AGRICULTURE	BUSINESS
Food	School	Fertilizer	Tailoring
Medical	Wedding	Livestock/Poultry	Business Capital
Others	Funeral	Farming	<b>Liquidity Support</b>
Transport		Seeds Others	Others

### PERSONAL INFORMATION

DATE OF BIRTH: ...../...../..... AGE: ..... MARITAL STATUS .....

### TERMS AND CONDITIONS

The loan and its interest will be paid monthly.

- i. Monthly interest rate is 6%  9%  **3%**  5%  on reducing balance method
- ii. A member is to pay 3/4 of his / her previous loan before applying for a new loan;
- iii. A member who defaults in payment of Loan for three months is not qualified until he/she has served 6 Month's penalty under the Loan Policy.
- iv. The Loan Committee shall reject any loan application which contains false information.
- v. Defaults in payment attract a Market Rate of the loan balance of every ensuing month.

**Note:** 1. Collateral security may be demanded if possible.

I HEREBY ACCEPT THE LOAN AND PLEDGE TO ABIDE BY THE CONDITIONS ATTACHED.

SIGNATURE OF APPLICANT.....

DATE.....

