



LOAN APPLICATION FORM

Personal Details:

Title- Mr Mrs Miss others

First Name _____

Middle Name _____

Surname _____

Maiden Name _____

Bank Verification Number _____

Date of Birth

DD	MM	YY
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Gender - Male Female

Identification – International Passport Voters Card

National ID Driver's License Others specify

Mobile Number 1 _____

Mobile Number 2 _____

Office Number _____

Email Address _____

Residential Address _____

Land Mark/Nearest Bus Stop _____

LGA (of Residence) _____

State _____

Duration at Current Resident – Months Years

Residential Status – with Relative with Parent

Tenant Owner

Previous Address if resident at Current Address for less than one years _____

Duration at Previous Address - Months Years

Permanent Home Address _____

Marital Status & Dependents – Single Married

Divorced Separated Widowed

Number of Children 1 2 3 4 others

Employment Status

Full Time Part Time Retired Self Employed

Student Contractor Unemployed

House wife Outsourced Public Private

Current Employer _____

Current Employer Address _____

Land Mark/Nearest Bus Stop _____

LGA (of Office) _____

State _____

Employer's Contact _____

Employer's Work Email _____

Staff ID Number

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Pension Number

--	--	--	--	--	--	--	--	--	--

Tax identification Number

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Position/Job Title in office _____

Dept. & Unit _____

Date Employed

DD	MM	YY
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Is Present Employment less than two year?

Previous Employer _____

Previous Employment Address _____

Numbers of Months in Previous Employment _____

How many places have you worked in the past five (3) Years?

Current Monthly Net Income _____

Current Pay date

DD	MM	YY
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Industry (Specify) _____

Services Sector (Specify) _____

Education Status _____

Purpose of Loan _____

Any outstanding Loan presently? Yes No

If yes please specify - _____

Mortgage Overdraft Business Loan Car Loan

Credit Card Personal Loan

Applying Loan Details

Amount Requested for ₦ _____

Tenure (Months) _____

Affordable Monthly Repayment _____

Next of Kin

Surname _____

First Name _____

Middle name _____

Relationship _____

Home Address _____

Mobile Number

Disbursement Details –

Which Bank account would you like to receive the money?

Account Number

Bank Name _____

Branch _____ Sort Code _____

Confirmation & Acceptance

I hereby confirm my application for the above facility and certify that all information provided by me above and attached thereto is correct and complete. I authorize the Bank to carry out searches necessary and appropriate for the purpose of evaluating this information provided by me.

Applicant's Name.....

Applicant's Signature..... Date.....

LOAN TERMS AND CONDITIONS

These Terms and Conditions apply to and regulate the provision of credit facilities advance by Adeeva Capital Limited (The Bank). These standard Terms and Conditions together with our offer letter set out the terms governing this Loan Agreement. It is important that you read the offer letter and these Terms and Conditions carefully and keep a copy for the future reference.

1. Subject to subsection (2) and (3), the Annualized Percentage Rate of Interest ("APR") for the direct Loan Accounts is in line with the market.
2. The Bank may in its sole discretion increase or decrease the prevailing interest rate for any reason and
3. Any change in interest rate will take effect on the Customer's account following a minimum of 7 days' notice.
4. All fees will be capitalized into the interest calculation.

All payments by the Customer will be made by any of the following methods: direct deposit at the bank, personal cheques, and standard order or through an acceptance electronic channel. All other methods will be accepted with the bank's consent only.

5. The Customer will be given a dedicated and customized repayment plan upon approval of the loan application;
6. The Customer will be expected to make monthly repayments in accordance with the repayment plan
7. The Customer will be sent a message or SMS alert two (2) working days - before each monthly repayment date and the Customer hereby agrees that such notice shall be conclusively considered received by the Customer without need of any further notice.
8. The Customer hereby agrees that nonpayment of the amount owed by the Payment Due Date shall render the Customer in default and entitles the Bank to take steps to recover the outstanding loan amount accordingly.
9. The Customer may make an early payment of the outstanding loan obligation due hereunder at any time. Where the Customer prepays on the loan, the Bank shall charge a liquidation rate on the outstanding principal. The outstanding principal is the unpaid loan obligation and the interest accrued as of the date of settlement.

At our request, you will be required to provide us with latest financial statements, contingents' liability details and any other reasonable information relating to you and/or your financial affairs.

10. The Bank will approach a dedicated Credit Reference Agency for a credit report on the Applicant in considering any application for credit.
11. The Customer authorizes the Bank to access any information available to it as provided by the Credit Agency.
12. The Customer also agrees that his/her details and the loan application decision will be registered with the Credit Agency.
13. In the event the Customer wishes to access the credit report the Bank will advise the Customer of the contact details of the relevant credit agency and the Customer waives any claims he/she may have against the Bank in respect of such disclosure

The employee hereby consents to the Bank requesting and its employer providing, relevant Employee information to the Bank as itemized under the Employer's Confirmation Section of the application, form as well as, any other information which the Bank may require hereunder.

The Customer agrees that the Bank may communicate with them by sending notices, messages, alerts and statement in relation to this Agreement in the following manner.

14. To the most recent address the Bank holds for the Customer on file
15. By delivery to any email address provided during the application process.
16. By delivery of an SMS to any mobile telephone number the Customer has provided to the Bank
17. If the Customer fails to make repayment in full, on or before the payment date in accordance with the monthly repayment plan given to him/her;
18. Any warranty, representation or assurance made or given by the Customer in connection with the application for this loan or any information or documentation supplied by the Customer, is later discovered to be materially incorrect;
19. The Customer does or omits to do anything which may prejudice the Bank's rights terms of this Agreement or cause the Bank to suffer any loss or damage.

If the Customer fails in any of these obligations under this Agreement, the Bank will be entitled to do the following:

- a. The Bank will on each Repayment Date collect the total amount payable by the data in accordance with a the repayment plan schedule given to the Customer.
- b. Where the Customer fails to honour their obligation to repay their total monthly repayment amount by the due date, the Bank will attempt to collect the outstanding amount within the next twenty-four (24) hours.
- c. Where more than forty-eight (48) hours have elapsed since the repayment date and the repayment amount (total or atrial still remains outstanding, the Bank will start calculating accelerated interest at the rate of 35% plus the applicable borrowing interest rate.
- d. Following the Borrower’s default, the Bank reserves the right to assign its right, title and interest under the agreement to an external collections agency who will take all steps, within the bounds of the law, to collect the outstanding loan amount.
- e. The Bank also reserves the right to start legal proceedings against the defaulting Customer and is under no obligation to inform the Customer before such proceedings commence.
- f. The Bank will be entitled to terminate this Agreement (after service of any notice require there under) if the Borrower in any way perpetrates or attempt to or is involved in any act of fraud or other criminal activity in respect of Adeeva Capital Loan, or if any information provided by the Customer a part of the application is incorrect or misleading in any material manner on such termination, the Bank reserves the right to demand repayment of the full loan amount with interest calculated as stipulated in these Terms and Conditions.

Hold the Customer responsible for all legal costs and expenses incurred by the Bank in attempting to obtain repayment of any outstanding loan balance owed by the Customer. Interest on any amount which becomes due and payable shall be charged in accordance with these Terms and Conditions.

This Agreement shall be governed by the laws of the Federal Republic of Nigeria and shall be subject to the authority of the courts of the Federal Republic of Nigeria

- 20. If the Bank does not strictly enforce its rights under this Agreement (including its right to insist on the repayment of all sum due on the Repayment Due Date) or grant the Customer an indulgence, the Bank will not be prevented from insisting upon its strict rights at a later date.
- 21. The Bank reserves the right to transfer or assign its rights and obligation under this Agreement (including its obligation to lend money to the Customer or the amount owned under this Agreement) to another person.
- 22. The Bank may inform the Customer of a transfer/assignment of its rights hereunder if such a transfer results is a change in the administration of this Agreement.

All the terms and conditions in this Adeeva Capital Limited Loan Application package have been read understood by me.

I.....
hereby accept the terms and conditions, this day.....
of.....20.....

Signature Date

FOR OFFICE USE ONLY

Staff Name.....

Staff ID No.....

Signature Date