



FIRST HERITAGE MICROFINANCE BANK LTD

PENSIONER LOAN FORM

- 1. Name.....
- 2. Home Address.....
- 3. Phone No..... Age of account
- 4. Address of last place of work before retirement.....
..... Year of retirement.....
- 5. Monthly Pension\Income.....Account No.....
- 6. Amount Applying for:.....(.....)
- 7. Purpose.....
- 8. Duration.....
- 9. Monthly Repayment..... BVN.....
- 10. Do you have other Loan (Yes\No).....
- 11. If yes, Specify.....
- 12. Balance of other Loan.....Expiry Date.....
- 13. Collateral\Guarantee.....
- 14. (a) Name of Guarantor:.....
Address:.....
Phone No:.....Acct. No.Signature.....Date.....
- (b) Name of Guarantor:.....
Address:.....
Phone No:.....Acct. No.Signature.....Date.....

15. Declaration

I..... of
.....solely declare that the above given information are true.
Any falsification of information given should be counted against me. I promise that my monthly pension will continue to be paid through Heritage MFB while this loan lasted. Furthermore, I authorize the Bank to seize and dispose any of my property (ies) to recover this loan and other charges thereon if I defaulted without recourse to litigation.

Kindly note that search would be conducted on your credit history from Credit Bureau.

Name.....

Signature.....Date.....

FIRST HERITAGE MICROFINANCE BANK NIG. LTD

Our Ref:

GUARANTEE FOR THE PAYMENT OF LOAN/OVERDRAFT

I/We: _____ hereby
guarantee as primary obligator and NOT merely as a surety, on behalf of
_____ in
favour of HERITAGE MICROFINANCE BANK LTD., the payment, without contestation
and upon receipt of the Bank's first written demand of the sum of:
_____ (_____).

Therefore, I/we hereby guarantee as Primary Obligator and not merely as surety, on behalf
of: _____ the payment to the Bank without
contestation and upon receipt of the Bank's first written demand of the sum outstanding
against the debtor and should I default, the Bank shall be at liberty to seize any of my
personal and movable properties and shall be free to sell such seized properties six days
after the seizure without any resort to any court of Law by any party on the seizure.

Any demand to pay up under this guarantee shall be made in writing by the solicitors to the
Bank.

Yours faithfully,

Signature

Full Name

Please insert your passport photograph here.

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Please insert your passport photograph here.