



Global Way (Pty) Ltd
Reg No: BW00001252893
P O Box 201042, Bontleng
Gaborone, Botswana
Tel: (+267) 393 2399
Fax: (+267) 393 2390
West Avenue
Plot 178, Unit 3
Commerce Park
NBFIRA LICENSE NO: 8/3/306/LA

1. Declaration by Applicant

- a) All the information in this application is true and correct
 b) I am a resident of Botswana
 c) Global Way may conduct any enquiries which may be necessary to enable it to evaluate this application
 d) Global Way are free to withdraw from this loan application under our terms and conditions
 e) The essential terms of the money lending agreement were explained to me and i understand the meaning and consequences thereof.
 f) Your existing loan with Global Loan must be older than three (3) months before it can be settled and this settlement will be deducted from the amount applied for. (Only One Loan per Individual)
 g) No refunds will be given on top-up loans. Payments made on other loans will be posted against current loans running.
 h) I have been allowed the opportunity to read the agreement.
 i) A copy of the signed money lending agreement and terms and conditions has been provided to me.
 j) If this application is approved by Global Way and I am notified thereof in writing or the loan is paid out to me, a loan agreement will eventuate between Global Way and myself in accordance with:
 - this application;
 - the standard terms and conditions;
 - the assurance addendum;
 - the approval of my application
 k) The applicant has been in employment with the current employer in excess of one (1) year.

1. Borrower is in a position, financially and legally, to enter into the agreement
2. Borrower undertakes to inform the lender if any of his or her personal particulars change

Are you aware of any medical conditions? Yes No Insolvent: Under Legal Administration Garnishee Order

Signature of the Borrower: _____ Signature of the Spouse: _____ Signature of the Witness: _____
 (Married in COP)

2. Personal Particulars

Nationality: Gender: Male Female

ID Number: Date of Birth:

Title: Surname of Borrower Initials

First Names of Borrower:

Marital Status: Single Married out of COP Married in COP Date of Marriage:

Physical Address: Postal Address:

City/Town/Village: City/Town/Village:

Years at Address: Owner Tenant Suburb:

Tel. Home: Cell:

Tel. Work: Ext: Fax:

Email: Number of Dependants

Ward Name: Home Village:

Name of Chief: Postal Address:

Caution: Borrowing more than you can afford to repay could lead to severe financial difficulties

3. Employment Details and Irrevocable Salary Stop-Order

Employer: Department:
Postal Address: Supervisor Name:
Physical Address: Contact Number:
Occupation: Is your Appointment: Permanent Temporary Years Employed:
Work Permit Expiry Date: Contract Expiry Date: Retirement Date:
Payroll Number: Salary Date: of every month Union Name:
Payroll Type: IC P&P MFDP Payroll Private:
By signing this application, i authorise my employer or its banker, to deduct (plus any costs levied by my Employer)
for the processing of this monthly stop order with effect from from my salary/wage and pay it over to Global Way's bank account.

Borrower's Signanture _____ Date _____

4. Spouse/ Family Member/ Next of Kin

Name & Surname: Tel Home:
Relationship: Tel Work:
Postal Address: Cell:
Physical Address: Employer Name:

5. Banking Details - Account into which loan proceeds must be deposited

Bank: Account Number:
Branch Name: Account Type: Cheque Savings
City / Town: Bank Branch Number:

6. Check List

Copy of valid ID Document	<input type="checkbox"/>	Current Calendar	<input type="checkbox"/>	Terms & Conditions - Signed	<input type="checkbox"/>
Month Bank Statement	<input type="checkbox"/>			Client Copy Schedule - Completed	<input type="checkbox"/>
Current Salary Advice Slip	<input type="checkbox"/>			Client Copy Terms & Conditions - Signed	<input type="checkbox"/>
Utility Bill/Proof of Address	<input type="checkbox"/>			Resident/Work Permit (Non Citizens)	<input type="checkbox"/>
Onboarding asessment form	<input type="checkbox"/>			Deduction Consent Form	<input type="checkbox"/>
AML Risk Profile:	Low <input type="checkbox"/>	Medium <input type="checkbox"/>	High <input type="checkbox"/>	Prohibited <input type="checkbox"/>	
Source of Sales:	Office <input type="checkbox"/>	Facebook <input type="checkbox"/>	Website <input type="checkbox"/>	Agent <input type="checkbox"/>	Referral <input type="checkbox"/>

7. Affordability

Earnings:	<input type="text"/>	Bank Deduction:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Deductions	<input type="text"/>	Deduction Amount:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bank Deductions	<input type="text"/>							
Settlements:	<input type="text"/>	Settlement:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Settlement Premiums	<input type="text"/>	Premium:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Net Salary	<input type="text"/>	Reference:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

8. Disbursement Schedule

Principal Amount:	<input type="text"/>	Type of Loan:	<input type="text"/>
Admin Fee:	<input type="text"/>	Number of Instalments:	<input type="text"/>
Credit Life:	<input type="text"/>	Total Amount to be Repaid	<input type="text"/>
Initiation Fee:	<input type="text"/>	Annual Percentage Rate:	<input type="text"/>
Amount Financed:	<input type="text"/>	Interest Rate (Nominal Annual Compounded Monthly)	<input type="text"/>
Interest Rate:	<input type="text"/>	Date(s) of Instalment(s)	<input type="text"/>
Term:	<input type="text"/>	NOTES	
Premium (only):	<input type="text"/>		
Collection Fee	<input type="text"/>		
Premium Including Collection:	<input type="text"/>		
Disbursed to Client:	<input type="text"/>		
Settlement:	<input type="text"/>		

I hereby declare that this application has been fully completed and i acknowledge and undertake to repay the full amount on due date(s).

Date: _____

Signature of the Borrower: _____ Signature of the Witness: _____

9. Back Office Use

Comments

Signature

Client ID:	<input type="text"/>	Agent Code:	<input type="text"/>	Application Number:	<input type="text"/>
Existing Loan Number:	<input type="text"/>	Outstanding Amount:	<input type="text"/>	Branch Code:	<input type="text"/>
ITC - Check:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Central Registry Approval:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Credit Vetting:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employment Verification:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Application Form Verification:	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Capturer: _____ Approval: _____ Posting: _____

DEDUCTION AUTHORIZATION CONSENT

TO:
(Name and Address of Employer)

Department/ District
(Government/District Council/Land Board etc Employees)

I;
Full names and surnames of Borrower

HR DEPARTMENT
VERIFICATION

The undersigned, hereby authorize you to deduct the following:

Collection Administration Fee.....@.....%

Premium..... Total Deduction:

P

From my income each month formonths
(term of the loan)

The first deduction to be made from.....20.....

Salary No:

Membership No:

Identity No:

I authorise my employer to deduct the monthly instalments initially, and any cost levied by my employer for services in terms of this Stop Order from my salary and pay this amount over to Global Way (Pty) Ltd with effect from the date as detailed on the loan agreement until final payment in respect of the loan agreement entered into between myself and Global Way (Pty) Ltd. Instalment may be adjusted if the interest rate changes or where the account is in arrears.

In addition to the above I hereby authorise my employer that on resignation or dismissal to deduct my monies from my final remuneration payment which would include accrued leave or any other amount due to me in reduction of my loan. I hereby confirm that my employer may divulge to Global Way (Pty) Ltd any personal information that may be required to establish my whereabouts should my employment with my existing employer cease.

Should I leave the service of my present employer and enter into contract with a new employer, I authorise Global Way (Pty) Ltd to submit a copy of this Stop Order to my new employer. A copy of this Stop Order will then act as the necessary authority for my new employer to deduct the necessary loan repayments.

In the events that I resign from my current employment and my new employer do not have a group employee scheme with Global Ways (Pty) Ltd, this authority may be extended to:

My Bank and authorise.....BankBranch to deduct from my

Account No:.....Type of Account: Cheque.....or Savings A/C.....

Branch Clearing Code:.....The deduction due to Global Way (Pty) Ltd

in terms of this authorization form on the Day of each month.

I do also consent that if for any reason the above deduction methods are not successful or insufficient to service the required loan agreement instalment, Global Way (Pty) Ltd have the right to pursue any avenues to collect and recover the balance, instalments or arrears on the loan agreement. Any costs Global Way (Pty) Ltd incur to implement an alternative deduction method will be for my own account, Global Way (Pty) Ltd can not be held liable to any additional costs or penalties charged by service providers of other deduction methods. To assist with alternative deduction requirements, I consent to provide a copy of my VISA ATM Card

I hereby acknowledge that all the information provided is correct and that I do understand accept all the terms and authorities given.

.....
SIGNATURE OF THE BORROWER

.....
DATE

CONSENT OF SPOUSE FORM

I, the undersigned..... of Identity Number

..... Physical Address.....

Married in Community of Property to

(Spouse), hereby on this

Day of20.....consent to my spouse binding himself/herself to the Loan Agreement of

Loan Amount in words.....

.....(P.....)

over Months between him/her and Global Way (Pty) Ltd (Micro Lender) and agree to the bound as Surety and Co-Principal Debtor for the Indedtedness of My Spouse to the Micro Lender.

.....

SIGNATURE

WITNESS:

1. Full Name:

Physical Address:

Signature:

Date:.....

2. Full Name:

Physical Address:

Signature:

Date:.....

*** SURETY, LOAN AGREEMENT**



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Client Info

Client's name: Omang:
 Sales Consultant's name: Contact:

Disbursement Schedule

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