

SN:



**ACK IMANI TALENT SACCOS**

HEAD OFFICE: ACK Church of the Good Shepherd  
Nakuru Grounds, Opposite Assumption Center.  
Mobile: +254720167573 | P.O.BOX 75-20100  
Email: info@ackimanitalentsacco.com

# PERSONAL LOAN APPLICATION FORM

## OFFICIAL USE

Trust Group:

Branch:

Loan Type:

Loan No.:

Loan Top Up: Yes  No

Date:

## PART 1: PERSONAL DETAILS

Member Name:						Member No.:	<input type="text"/>
ID/ PP No.:	<input type="text"/>	KRA PIN:	<input type="text"/>	Date of Birth:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Mobile No.:	<input type="text"/>	E-mail:	<input type="text"/>				
Marital Status:	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Others (Specify)				
Spouse Name:	<input type="text"/>	Member No.:	<input type="text"/>	Spouse Mobile No.:	<input type="text"/>		
Postal Address:	<input type="text"/>	Postal Code:	<input type="text"/>	Town:	<input type="text"/>		
Current Residence:	<input type="text"/>	Period Of Residence:	<input type="text"/>	County:	<input type="text"/>		
Type of Residence:	<input type="checkbox"/> Rented	<input type="checkbox"/> Owned	<input type="checkbox"/> Employer	<input type="checkbox"/> Others (Specify)			
Leadership Position(s) held in community:	<input type="text"/>						

## PART 2: EMPLOYMENT DETAILS

Employer's Name:	<input type="text"/>						
Office Tel:	<input type="text"/>	Postal Address:	<input type="text"/>	Postal Code:	<input type="text"/>		
PF No.:	<input type="text"/>	Length of Service:	<input type="text"/>	Date of Employment:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employment Terms:	<input type="checkbox"/> Permanent	<input type="checkbox"/> Probation	<input type="checkbox"/> Contract	If contract state period:	<input type="text"/>		
Station:	<input type="text"/>	Job Title:	<input type="text"/>				
Department:	<input type="text"/>	Immediate Supervisor:	<input type="text"/>				
Immediate Supervisor's Tel:	<input type="text"/>	Immediate Supervisor's Mobile No.:	<input type="text"/>				
N.B.: Attach three current original pay slips							

## PART 3: REFERENCE CHECKS

List three or more references (e.g. Mother, Father, Siblings, Suppliers, Landlord, Peers)

Name	Relationship	Phone No.
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## PART 4: SHARE YOUR DREAMS/ LOAN PURPOSE

AITs 95- PERSONAL LOAN APPLICATION FORM

## PART 5: BREAKDOWN OF COST/ DREAM

NO.	Item	Price per Item	Quantity of Items	Total
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
Total				

## PART 6: LOAN APPLICATION DETAILS

Savings Balance:	Shares:
Amount in Figures:	
Amount in Words:	
Repayment Period:	Repayment Amount:
Interest Rate( )%	KES:
Processing Fee( )%	KES:
Interest Upfront Fee( )%	KES:
Insurance Fee( )%	KES:
Bank/ M-pesa Transfer Fee:	
Preferred Repayment Date (5th, 10th, 15th, 20th, 25th)	

## DISBURSEMENT MODE

Account Name:	Bank Name:
Account Number:	Branch:
M-pesa Number:	

## PART 7: SECURITY & GUARANTORS

### Member's MPSRA Registration Details

Member's Name:	ID/ Passport No.:
E-mail Address:	Company/ Business Registration No.:
Postal Address:	Company/ Business Registration Date:
Phone No.:	KRA PIN No.:
Facility Type:	Term of Facility:

	Security	Description	Serial No./ Chassis No.	Liquidation Value
1.				
2.				
3.				
4.				
5.				
6.				
7.				
Total				

## PART 7.1: GUARANTORS

We the undersigned hereby accept jointly and severally liability for the repayment of the loan and in the event of the Member's default. We understand that the amount may be recovered by offsetting it against our savings in the SACCO, and that we shall not be eligible for loans unless the amount in default has been cleared in full.

	Member No.	Name	ID/PP No.	Savings Offered	Existing Loan (If	Loan Status	Signature
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
TOTAL:							

## PART 8: TRUST GROUP APPROVAL

We the undersigned officials of ..... Trust Group hereby approve a loan amount of Kshs. .... (in words) ..... Payable in ..... Monthly installments of Kshs. .... Each plus an interest of ..... % per annum on reducing balance/ flat rate.

Kindly provide approval/ declined conditions:

- .....
- .....
- .....

Chairperson

Signature

Date

Secretary

Signature

Date

Credit Master

Signature

Date

## PART 9: CALL BACK

Member Mobile No. Called		Time:		Date:	
Details:	Amount Applied:		Term:	Installment:	Interest:
Comments:					
Call Back by (AMSD/CM):		Signature:		Date:	

## PART 10: OFFICIAL USE ONLY

### Officer Approval

Loan Applied (In Figures):	
Savings Balance:	
Shares Balance:	
Existing Loan (Principal Only):	
Effective ERR(%):	
C.R.B. Score:	

## BRANCH CREDIT COMMITTEE

Approved Amount:				
Deferred:				
Rejected:				
Name	Position	Decision	Signature	Date
1.				
2.				
3.				
4.				
5.				

### Approval Conditions

1. ....
2. ....
3. ....
4. ....

## BOARD CREDIT COMMITTEE

Approved Amount:				
Deferred:				
Rejected:				
Name	Position	Decision	Signature	Date
1.				
2.				
3.				

### Approval Conditions

1. ....
2. ....
3. ....

Name of Relationship Officer:	Sales Code:
Staff No.:	Branch Name:
Immediate Supervisor:	Branch Code:
	Staff No.:

R.O Name	Signature & Stamp	Date
R.O Name	Signature & Stamp	Date
Branch Manager' Name	Signature & Stamp	Date

# CHECK-OFF UNDERTAKING

Date: 

THE MANAGER,  
ACK IMANI TALENT SACCO LTD,  
P. O. BOX 75-20100,  
NAKURU/ KENYA.

Dear Sir,

## REF: LETTER OF INTRODUCTION

I, \_\_\_\_\_ (full name of applicant), the loan applicant herein having applied for a new/top up loan of Kshs \_\_\_\_\_ (inclusive of Interest) from ACK IMANI TALENT SACCO LTD hereby confirm my personal details are as follows:

National I/D number \_\_\_\_\_ Place of Issue \_\_\_\_\_

Duty Station \_\_\_\_\_ Employment Number \_\_\_\_\_

Dept. \_\_\_\_\_

Physical Residential Address \_\_\_\_\_

Home Tel. No. \_\_\_\_\_ Mobile No. \_\_\_\_\_

Gross Salary (Kshs) \_\_\_\_\_ Net Salary (Kshs) \_\_\_\_\_ Length of Service \_\_\_\_\_ Years \_\_\_\_\_ Months.

Employment status (Permanent, contract or probation) \_\_\_\_\_ Position Held \_\_\_\_\_ If on contract, current contract expiry date \_\_\_\_\_

I hereby irrevocably authorize my employer \_\_\_\_\_ to pay my monthly loan installment plus mandatory savings into my account number \_\_\_\_\_ Loan Amount \_\_\_\_\_ and Monthly Savings of Kshs. \_\_\_\_\_ at ACK IMANI TALENT SACCO LTD.

**NB: This Deduction takes Effect from \_\_\_\_\_ salary until the loan is fully repaid and confirmed in writing by the SACCO.**

**Deduct \_\_\_\_\_ from my Normal Salary**

I further acknowledge that should I for any reason cause my Loan to cease being paid into my account at ACK Imani Talent Sacco Ltd, the SACCO will have the right, at it is sole discretion, to demand immediate and full repayment of my loan or to re-price my loan upwards by a minimum of 3% to cater for the resulting increased risk profile of the loan. In the event of termination from employment for any reason whatsoever, I hereby irrevocably authorize my employer to inform the SACCO of the termination of my employment and to transfer any final settlement dues accruing to me (excluding those prohibited by law) to the above mentioned account and I authorize the SACCO to apply the said monies towards repayment of the loan balance outstanding. Should the said monies not be sufficient to pay off the entire loan I will immediately make adequate arrangements to clear any outstanding loan balance.

I further confirm that my salary is not subject to any deductions for loan repayments to any other financial institutions above the third rule as per government policy.

I undertake not to enter into any arrangement with any third parties that would oblige my employer to make any deductions for loan repayments from my salary that would prejudice the repayment of my loan with ACK Imani Talent Sacco Ltd in whole or in part.

Applicant's Name: _____	Signature: _____	Date: 
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## EMPLOYER: HUMAN RESOURCE MANAGER/ OFFICER

We confirm that the above named is a bona fide employee of \_\_\_\_\_ and the details indicated above are correct. There is no disciplinary case current or pending against the employee, nor is (he/ she) under notice to resign. The employee has signed this instruction letter in my presence.

We will inform ACK Imani Talent SACCO Ltd of his/her resignation or termination of his/her employment with ourselves, prior to the full settlement of any outstanding and confirm that in the event of resignation or termination of employment, we will act on the employee's instructions above to transfer any final settlement to the employee's loan account at Ack Imani Talent Sacco Ltd.

We undertake not to enter into any arrangement with any third parties that would oblige us to make any deductions for loan repayments from his/her salary that would prejudice the repayment of the loan with ACK Imani Talent Sacco Ltd in whole or in part.

Name:			
Designation:		Date:	
Official Signature & Stamp:			

**PART II: DECLARATION & ACCEPTANCE BY MEMBER (S)/ SPOUSE (S)**

I/We Member(s)/Spouse(s) hereby authorize the SACCO to disclose and or obtain any information relating to my/our account(s) to and/or from any credit reference bureau or any other institution or third party as it deems necessary. I/We declare we have not been adjudged Bankrupt. I/We understand that you may in your sole discretion reject, amend and/or vary this application without having to provide any reasons. I/We declare that all information provided as part of this application conforms to reality and assume full responsibility for its accuracy. By my signature, I/We hereby authorize collection of references, from any source whatsoever, concerning my person, conduct and commercial credit. I/We further authorize the issuance of reports regarding my credit history to the SACCO and hereby absolve the reporting party of all responsibility. I/We further confirm that I/We have read and understood the contents of the terms and conditions and hereby accept the offer for the Facilities on the terms and conditions contained. If deemed necessary by the Approver, the SACCO may issue a letter of offer to incorporate the condition

_____	_____	_____
Name	Signature	Date
_____	_____	_____
Name	Signature	Date
_____	_____	_____
Name	Signature	Date
_____	_____	_____
Name	Signature	Date

## PART 6: LETTER OF OFFER

ACK Imani Talent SACCO ("AITS") a limited liability company registered under the Companies Act (Cap486) and Post Office Box Number 75-20100 Nakuru, which expression includes its successors and assigns, is pleased to confirm (subject to the conditions precedent) its willingness to make available to you (the "Member") the credit facility (the "Facility") outlined below on the terms and conditions set out in this letter and subject to the satisfactory completion (perfection) of any security documentation and in consideration of the loan extended to the Member and formalized in this Agreement. The Member willingly enters into this Agreement.

### 1.0 Covenant to pay

The Member hereby pledges to repay the loan approved herein together with the interest, penalties (if any), and other charges including, but not limited to, the registration fees and insurance in accordance with the terms and conditions

### 2.0 Loan Term

2.1 Loan Amount: Kshs. \_\_\_\_\_

2.2 Loan Term (Months): \_\_\_\_\_

2.3 Interest Rate \_\_\_\_\_% reducing balance per annum

2.4 Installment per month: \_\_\_\_\_

2.5 Frequency of Payment: \_\_\_\_\_

2.6 Processing Fees and Interest Upfront Fees: \_\_\_\_\_

2.7 A default rate of \_\_\_\_\_% per annum above the rate specified shall be charged on such outstanding sums upon default by the Member from the date of actual payment (as well as before any demand, judgement or the liquidation of the Member).

Applicant should have not less than 1 year to retirement.

### 3.0 Credit Life Insurance

The loan facility is insured for credit life at a rate of \_\_\_\_\_% p.a. The member will therefore pay a fee of Kshs. \_\_\_\_\_

Which will cover the risk for the entire period of the loan.

### 4.0 Cancellation of Loan

AITS shall be at liberty to cancel the facility at any time before drawn down without prior notice to the Member.

The Member shall be at liberty to cancel the facility at any time before draw down. Cancellation shall be in writing and presented to the SACCO physically.

In the event the loan is cancelled by the Member upon disbursement, the Member shall be required to settle the total of the Processing fees, Excise Duty Fees, together with all the accrued security perfection fees depending on the stage at which the facility is cancelled.

### 5.0 Event Of Default

The following events will constitute default and cause any amount outstanding under the proposed facility to become immediately due and repayable. Any commitments made hereunder by the Lender will be canceled:

5.1 The failure by the member to observe or perform any of his/her obligations under this letter and/or the security documents.

5.2 If any circumstances arise which, in the opinion of the Lender, have or may have a material adverse effect on the Member's ability to perform his/her obligations under this letter and/or the security documents.

5.3 Any of the Member's indebtedness is not paid on its due date or becomes due prior to its stated maturity, or any guarantee given by the Member is not honored when due or called upon

### 6. Authority of Set-Off

AITS may at any time and without notice consolidate any of the member's accounts and liabilities with AITS (or elsewhere), whether single or jointly with any person, or set off all or any monies standing to the credit of such account(s), including the member's deposit with AITS (whether matured or not), towards satisfaction of any of the member's liabilities to AITS. All risks with collateral cash or otherwise in satisfaction of outstanding debt shall be borne by the member.

### 7. Other Covenants

7.1 AITS reserves the right to attach any benefits due to the member in the event of their leaving employment without prejudice to any other remedies available in law until payment in full of any outstanding loan.

7.2 Any forbearance, indulgence, or relaxation by AITS shown or granted to the member in enforcing any terms and conditions of this Agreement shall not in any way affect, diminish, restrict, waive, or prejudice the rights or powers of AITS under this Agreement.

7.3 That for the duration of this loan, the member shall not offer the assets offered as collateral security for any other loan, pledge, or any other facilities of a commercial nature, or sell or dispose of the assets or otherwise transfer title to the assets without any notice. In the event the loan is canceled by the member upon disbursement, the member will be charged 3% of the amount processed.

7.4 In the event of default, the member agrees to immediately pay AITS the outstanding loan balance plus any interest and/or penalties due, together with all costs incurred by AITS in enforcing this Agreement.

7.5 Interest shall be calculated at \_\_\_\_\_% Reducing Balance per annum over the life of the loan. The SACCO reserves the right to amend the interest changes after one month's notice to the member.

7.6 We hereby authorize AITS to disclose and/or obtain any information relating to my/our account(s) to and/or from any credit reference bureau or any other institution or third party as it deems necessary.

7.7 I hereby give my employer irrevocable authority to deduct the monthly loan repayment from my salary and remit the same to AITS. In the event of retirement or termination from employment for any reason whatsoever, my employer will transfer any final settlement amounts (excluding those prohibited by law), and I will make

arrangements to clear any outstanding loan balance.

7.8 I declare that all information provided as part of this application conforms to reality and assume full responsibility for its accuracy. By my signature, I hereby authorize the collection of references from any source whatsoever concerning my person and conduct and absolve the reporting party from all responsibility.

7.9 In the event the loan is canceled by the member upon disbursement, the member will be charged 3% of the amount processed.

### 8. Other Terms and Conditions Governing the SACCO - Member Relationship Management

The relationship between the SACCO and the Member shall be governed by all terms and conditions as stipulated in account opening forms or as stated in terms and conditions posted on our website: [ackimanitalentsacco.com](http://ackimanitalentsacco.com) and including any amendments that may be approved by Board Of Management and ratified by Annual Delegate Meeting from time to time to the General Terms & Conditions.

### 8.1. Indemnity

The Member agrees to indemnify and keep AITS indemnified on demand, and every advocate, agent or other person appointed by AITS in respect of all liabilities and expenses incurred directly by any of them in execution or purported execution of any of the powers, authorities or discretions vested in any of them hereunder and against all actions, proceedings, costs, claims and demands in respects of any matter or thing done or omitted in any way relating to this agreement.

The Member agrees that AITS may simultaneously employ multiple recovery mechanisms in execution of its rights under this agreement. The Member agrees to indemnify the SACCO for all the recovery related charges, to include but not limited to:

a. External Debt Collection charges: a commission payable of up to a maximum of 25% of the amount recovered or such other amount as the SACCO may revise from time to time.

b. Auctioneers Fees: As per the Auctioneers Act No. 5 of 1996 as read with the Auctioneers Rules of 1997.

c. Legal Fees: As per the Advocates Remuneration Order of 2014.

d. Pre-Sale Valuation Fees: As per the Land Act No. 5 of 2012.

e. Private Investigation Fees: charged on the basis of time, scope and complexity of the matter.

f. Storage Charges (yard fees): charged on a daily basis.

g. Chattels (moveable securities) repossession charges: charged on the basis of time, scope and complexity of the matter.

The SACCO shall inform the Member of any and/or all of the charges incurred with respect to the recovery of the loan and shall at the request of the Member provide any documentation relating to any charges incurred with respect to recovery of the outstanding loan.

### 8.2. Member Complaint

The member may lodge a complaint with the SACCO via any of the contact details as provided in this form, website or any of our SACCO premises. The SACCO shall acknowledge receipt of member complaints within 48 hours and shall resolve the matter within 7 working days. For complaints not resolved within 7 working days, written updates shall be forwarded to the member on the progress of resolution, once every 7 working days.

### 8.3. Cooling-off Period

As a SACCO, prior to entering into this contract with the member, we shall:

8.3.1 Explain to the member that they have the freedom not to enter into the contract if they are not sure of the suitability of the product or service or if the terms and conditions of the contract appear onerous or if the execution of the contract by member shall be secured with difficulty arising from the financial position or other condition of the member.

8.3.2 Inform the member of their right to take some time to think over the proposed transaction before signing the contract or committing themselves to take the product or use the service.

8.3.3 Request the member to confirm whether he/she needs some time to reconsider the proposed transaction. The institution shall act in accordance with the wishes of the member.

### 8.4. Anti-Bribery and Corruption

8.4.1 You will ensure compliance with all Anti-corruption Laws as the same may be enacted or amended from time to time and any recognized international principles (Anti-Corruption Law).

8.4.2 In connection with your account, you have implemented well established processes and procedures and monitoring systems to monitor any unusual activities that may relate to bribery and corruption.

8.4.3 You shall promptly report any actual, alleged or attempted violation of any applicable Anti-Corruption Law arising in connection with your account and you shall co-operate with us.

### 8.5. FATCA Compliance

8.5.1 The SACCO is subject to the requirements of the Foreign Account Tax Compliance Act (FATCA), which is a United States of America (USA) Tax Law.

8.5.2 In compliance with FATCA, the SACCO may be required to disclose and/or share details of your account opening information or other account data with its affiliates and/or other regulatory entities outside the Old Mutual Limited (OML) Group as mandated by FATCA, including the USA tax authorities. You hereby consent to the receipt, sharing, provision and exchange of Personal Data within the SACCO and its affiliates and/or such regulatory authorities.

8.5.3 Please note however, that the SACCO is not a tax advisor and does not provide any professional tax advice relating to FATCA or any other tax legislation. You are encouraged to procure independent

professional advice on FATCA and all other tax related matters.

### 8.6. Anti-Facilitation of Tax Evasion

8.6.1. In connection with your account, you shall not engage in activity, practice or conduct which would constitute facilitation of tax evasion as recognized by Laws of Kenya and recognized international principles.

8.6.2. You have implemented well established processes and procedures and monitoring systems to monitor any unusual activities that may relate to tax evasion.

8.6.3. Should we have reasonable grounds to suspect that you have assisted or attempted the facilitation of the evasion of tax, we may:

8.6.3.1 Request additional information prior to processing transactions.

8.6.3.2 Not process a transaction where it is suspected it is in relation to an incidence of tax evasion, or relates to facilitation of tax evasion and the originator of the transaction cannot provide information to the contrary; and

8.6.3.3 Report the violation, or suspected violation to an authorized body and subsequently act according to the guidance of such authorized body or related body.

8.6.4. You explicitly indemnify us against any actions, proceedings, claims, damages, costs and expenses which we may incur or sustain in connection with the seizure, blocking or withholding of any funds by an authorized or related body.

### 8.7. Privacy Statement of ACK IMANI TALENT SACCO Limited

AITS endeavors to treat all your personal information carefully and responsibly. This Privacy Statement relates to the collection, use and disclosure of personal data, including special or sensitive personal data, by AITS SACCO Limited (hereinafter "AITS").

8.7.1. The Personal Data we may hold includes any information that lets AITS identify you as a unique individual and any information that uniquely identifies a legal entity.

8.7.2. Processing of personal data includes any initial processing that AITS does when we collect your personal information.

8.7.3. We generally do not collect your personal data unless you provide it voluntarily or through your authorized representative. We may however collect and process your data without your consent where permitted under the Data Protection Act, 2019 or other laws.

### Your Rights

8.7.4. In line with the Data Protection Act 2019 and other applicable law, regulation, industry guidelines, you have the following rights regarding your personal data:

8.7.4.1 **Access** - to request a copy of the personal data processed in relation to you by filling in a request form at your Branch. AITS may be allowed by law to charge a fee for this.

8.7.4.2 **Correction** - to request that we correct your personal data.

8.7.4.3 **Erasure** - to ask us to delete your personal data, for example if we no longer have a valid reason to process it.

8.7.4.4 **Object** - to object to the processing of your personal data.

8.7.4.5 **Restriction** - at your request, restrict how your personal data is processed in certain cases.

8.7.4.6 **Portability** - to request a copy of the personal data you have given to us in a machine-readable format.

### Processing Your Personal Data

8.7.5. AITS will only collect and process your personal information for the reason you provided it to us with your consent, or to enable us to comply with the requirements of specific laws that we are governed by either directly from you or our third-party sources.

8.7.6. AITS shall require that a mandatory field for personal data be accurately filled in for AITS to provide you with your chosen product and/or service.

8.7.7. AITS may process your personal information to protect your or our legitimate interests.

8.7.8. AITS may have legal or regulatory obligation to process your Personal Data in connection with the products and services you have requested.

8.7.9. AITS may also process your Personal Data where it is in our legitimate interests to seek professional advice.

8.7.10. **Consent** - The consent that you provide for the processing of your data shall remain valid until such time it is being withdrawn by you in writing and having the same delivered to your nearest AITS branch or via email to our Member Experience Desk through the contact details provided below.

8.7.11. **Retention of your Personal Data** - We retain your personal data in line with our legal and regulatory obligations and for business and operational purposes.

8.7.12. **Protection of Personal Data** - To safeguard your personal data from unauthorized access, collection, use, disclosure, copying, modification, disposal or similar risks, we have introduced appropriate administrative, physical and technical measures to secure all storage and transmission of personal data by us, and disclosing personal data both internally and to our authorized third-party service providers and agents only on a need-to-know basis.

8.7.13. **Automated Decisions and Profiling** - As a rule, we do not make decisions based solely on automated processing to establish and implement the business relationship. We may use profiling, including behavioral analysis, to assist us to provide you with better services, to make decisions and to prevent money laundering, terrorism, fraud and other financial crimes.

8.7.14. **Disclosure of Personal Data** - When using your data for the purposes disclosed in this Privacy Statement, we may need to disclose it to AITS affiliate companies and to our agents, advisors and third-

party service providers (Other Parties). We will require the Other Parties to handle your information using the same level of care that we apply and according to our instructions and directions. We will not otherwise disclose your information to third parties unless we have your permission, or we are under a legal or similar obligation.

8.7.15. Other Terms and Conditions - Other specific terms and conditions in our product agreements that govern the collection, use and disclosure of your personal data must be read in conjunction with this Privacy Statement.

8.7.16. Contact Details - You may contact our Member Service Department if you have any enquiries or feedback or complaints in relation to the processing of your personal data or if you wish to make any request, in the contact details below:

ACK IMANI TALENT SACCO Limited  
 Head Office: ACK Church of the Good Shepherd Nakuru Grounds,  
 Opposite Assumption Center  
 P.O. Box 75-20100 Nakuru  
 Tel: +254 720167573  
 Email Address: info@ackimantalentsacco.com  
 Website: www.ackimantalentsacco.com

8.7.17. Changes to this Privacy Statement - This Privacy statement may be updated from time to time and you are advised to visit our website www.ackimantalentsacco.com regularly to check for any amendments. This privacy statement was last updated on 1st July 2020.

9. Variations

The applicant will be deemed to have received notification of change in charges or fees in the publication of notice in a local or national newspaper or by a notice at its branches in Kenya, or by notes in member statements.

10. Security

1. The loan will be secured by the member's salary which the member hereby authorize to be deducted through check-off from the employer.
2. Additional securities where applicable:

- i) .....
- ii) .....
- iii) .....

Yours faithfully  
 ACK Imani Talent SACCO

.....  
 Authorized Signature


.....  
 Authorized Signature

**DATA PROCESSING CONSENT FORM**

I, \_\_\_\_\_, hereby agree and give consent as follows:

- i. AITS SACCO Limited ("AITS") may collect, use, disclose and process my personal information as set out in my application form, account opening documents and/or otherwise provided by me or my authorized representatives or possessed by AITS, for one or more of the purposes as stated in AITS's Data Privacy Statement.
- ii. My personal data may/will be disclosed by AITS to its third party service providers or agents (including but not limited to its auditors, lawyers/law firms, debt collectors), which may be sited outside of Kenya, for one or more of the purposes, as such third party service providers or agents, if engaged by AITS, would be processing my personal data for AITS for one or more of the purposes set out in the Data Privacy Statement.
- iii. I am aware that I may withdraw my consent at any time by using the SACCO's Consent Withdrawal Form available in the SACCO's branches.
- iv. By signing below, I represent and warrant that I am the user and/or subscriber of the personal data as set out in my application form, account opening documents and/or otherwise provided by me or my authorized representatives or possessed by AITS, and that I have read and understood all of the above provisions, including the Data Privacy Statement availed at www.ackimantalentsacco.com/privacy [invalid URL removed] [invalid URL removed] [invalid URL removed] statement.
- v. I am aware I can find a full description of what personal data the SACCO collects and the purpose for collection and processing on the SACCO's website (www.ackimantalentsacco.com/privacy [invalid URL removed] [invalid URL removed] [invalid URL removed] statement).
- vi. I/We authorize AITS to process my/our sensitive personal data both within and outside Kenya, in accordance with the SACCO's Privacy Statement.
- vii. I/We authorize AITS to obtain and process my/our personal data from third parties including my/our health information in accordance with the Privacy Statement.
- viii. I/We authorize AITS to process my/our personal data for analytics/market research or for marketing/advertising or for similar commercial purposes in accordance with the privacy statement.

Signed by data Subject:

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: 

**DECLARATION ACCEPTANCE**

I, \_\_\_\_\_, the member, certify that I have read and understood the terms and conditions to this offer which has been explained to me and I do hereby confirm that I shall abide by all such terms and conditions. I also authorize my employer to deduct monthly installments as per the agreements herein from my salary until the loan has been fully repaid.

I hereby signify acceptance of the above letter of offer by signing herein below:

**Signed in the presence of (AITS Officer):**

Member Name:				Member No.:	
ID/ PP No.:		SIGN:			

Signed by witness:

Name:		ID/PP No.:		SIGN:	
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Signed by SACCO Official:

SACCO Official's Name:		SACCO Official's Signature:	
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