

**NAIROBI OFFICE**

Sunrise Concept Limited  
Hughes Building, 8th Flr, Muindi Mbingu Street  
Nairobi, Kenya

**KAKAMEGA BRANCH**

Midland Place next to Salvation Army  
Kakamega- Kisumu Highway

info@sunriseafrica.co.ke  
www.sunriseafrica.co.ke

0759 327 625 / 0759 326 871

**CHECK-OFF LOAN APPLICATION**

PRODUCT TYPE

SALARY ADVANCE

1ST REPAYMENT

DATE

13/09/2021

DATE:

13/08/2021

No.

**1. APPLICATION DETAILS**

Title ☐ Mr. ☒ Ms. ☐ Mrs.  
☐ Dr.  
☐ Others \_\_\_\_\_

Please affix and  
sign across your  
recent  
photograph

First Name CAROLINE ANDAYIMiddle Name ANDAYILast name CHIBOLEID/Passport No. 24724481Marital Status ☐ Single ☒ MarriedNo. of Dependents 4 Date of birth \_\_\_\_\_Personal P.O. Box 5476 Code 00100Town / City NairobiResidential Address TREKSI

Hse No. \_\_\_\_\_

Near School / Church TASIA DEFA

Bank \_\_\_\_\_

Account Name N/AAccount No. N/ABranch N/ATelephone 0707172467

E-mail Address \_\_\_\_\_

**2. EMPLOYMENT DETAILS**Employer's Name Robs Inv LtdJob title SecretaryStaff No. 0049Department AdminPersonal P.O. Box 5476 Code 00100

Town / City \_\_\_\_\_

Employment status ☐ Contract ☒ PermanentDate employed March 2019Physical add SKYGA HSERoad / street MSA RdNear (next building) 3D's**3. NEXT OF KIN DETAILS**First Name PATRICK

Middle Name \_\_\_\_\_

Last name LAZARO

Relationship \_\_\_\_\_

ID/Passport No. \_\_\_\_\_

Mobile No. 0721526668Residential (estate) Atthi - RiverRoad / street Makadara rd.Near (church school) ATR Baptist ch.First Loan ☒Top Up ☐

(Tick appropriately)

**4. REFEREES / COLLEAGUES DETAILS**First Name JAMESMiddle Name OLWOTOILast name ZENILWAID/Passport No. (If applicable) 6514421Mobile No. 0724489015First Name Richard Bunge

Middle Name \_\_\_\_\_

Last name \_\_\_\_\_

ID/Passport No. (If applicable) 22487046Mobile No. 0722346 0722374648**5. MY REQUEST**I Carolyne Andayi Chibole

Hereby apply for a loan of Kshs. 20,000 subject to the  
TERMS AND CONDITIONS stated over leaf and irrevocably instruct  
my employer to deduct from my salary equal monthly installments  
Kshs. 22300 over a period of 1 months  
totaling Kshs. 22300 I further agree the loan proceeds be  
disbursed via M-Pesa / Pesalink / RTGS / Cheque and any additional  
charges arising from the transaction be levied on me.

Signature: [Signature]Date: 12/08/21**6. EMPLOYER CONFIRMATION**I Richard Bunge Confirm Carolyne Andayi  
Is permanently in the civil service / corporationTitle SecretaryDepartment AdminTelephone 0722374648

Email \_\_\_\_\_

Signature [Signature]

Date \_\_\_\_\_

**7. FOR OFFICIAL USE**Loan amount (Kshs) 20,000Instalment (Kshs.) 22200Months 1Total amount (Kshs.) 22300Disbursement ☒ Mpesa ☐ Pesalink ☐ RTGSTel. No./Ref No. 0707172467Loan officer Name [Signature]Sales code [Signature]

## 8. (Cont'd) FOR OFFICIAL USE ONLY

Posted name Esolomon  
K. L. K. H. A.  
Signature [Signature]  
Date 07 13/08/2021

Supervisor approval Kevin  
Momanyi  
Signature name [Signature]  
Date 12/08/2021

## GENERAL TERMS AND CONDITIONS

### DECLARATION

The applicant hereby declares

- The information supplied by him/her in the from hereof is true and correct
- Prior to submitting the application he/she had been shown a schedule setting out the full financial details of all amounts that will become payable if his/her application is approved.
- The essential terms of the financial transaction have been explained to him/her and that he / she understands them
- He/she understands that an agreement between Sunrise Concepts Limited and his / her employer in terms whereof his/her salary is paid into a specified account or in terms whereof instalments can be deducted by means of a salary stop order in prerequisite to the granting of a loan.

### APPLICATION AND APPROVAL

By completion of the document the borrower applies for a loan. Before approval of the loan, which approval will be effected at the sole discretion of the lender, this document will remain an application only. Upon disbursement of the loan, which payment will confirm the approval of the application, this document will become a binding agreement between the borrower and Sunrise Concepts Limited.

### PAYMENT OF THE LOAN AMOUNT TO THE BORROWER

Upon approval of the application, the loan amount shall be transferred to the borrower via RTGS/MPESA/TT/Cheque transfer or any other means mutually agreed.

### INTEREST RATE

The loan amount is subject to interest being charged at a flat rate of 10% per month.

Should the borrower fail to pay any amount on the due date, the interest that accrues on the full outstanding amount will be capitalized and interest will be charged on the total amount then outstanding.

### INSURANCE

I am aware that this loan is insured to the extent of death or permanent disability / of the applicant.

### REPAYMENT

The borrower hereby agrees that:

- He/she shall be lawfully indebted to Sunrise Concepts Limited.
- The full contractual amount is repayable in equal monthly instalments.
- Notwithstanding the deductions from the salary of the borrower, it shall remain the sole responsibility of the borrower to see to it that payments are effected timeously.

- Repayments will be used, firstly to pay legal costs (if any) the additional interest if any, then the total cost of credit, and thereafter to reduce the balance of the outstanding amount which was originally advanced to the borrower.

### DEFAULTS AND ACCELERATION

Sunrise Concepts Limited. Entitled (but not obligated) to demand payment of the total amount **outstanding** in terms of this agreement at any time if the borrower fails or neglects to strictly observe, any of the terms and conditions of this agreement, or in any other way commits a breach of agreement contract or assigns his/her estate in favor of his/her creditors, or comprised with any creditor, or the borrower's estate is sequestrated or wound up, or the **borrower** has made a false representation at the time of applying for the loan in terms of this agreement.

I hereby authorize Sunrise Concepts Limited to disclose or obtain any information relating to my account including data and information relating to this application and document approved herein and from any credit reference bureau.

### CONCESSIONS

If the borrower fails to make any payment on the due date, or fails to discharge any of its obligations in terms of this agreement and Sunrise Concepts Limited takes no action against him/her, this shall not mean that Sunrise Concepts Limited has given up the right to take legal action.

### AMENDMENTS

This agreement shall be the only agreement between the parties in respect of the loan. Any agreement thereof must be in writing and signed by both parties.

### RECOVERY

The borrower **acknowledges** that should it **become necessary** for Sunrise Concepts Limited to institute legal or any other actions due to the non-compliance of the borrower with the terms and conditions of this agreement that he/she shall be liable for all such cost legal or otherwise including tracing fees, collection commission and all other costs.

Applicants name Caroline Kudzi  
Signature [Signature]  
Date 12/08/2021