



## UTHALI COMPANY LIMITED

Address: Plot 9346, Off Alick Nkata Road, Longacres, Lusaka, Zambia

Web: <https://uthali.loan>

Email: [info@uthali.loan](mailto:info@uthali.loan)

Phone: +260771377777 +260772566666

Phone: +260763999919 +260772677777

### LOAN AGREEMENT

CUSTOMER DETAILS (To be filled in by the Customer)

Full Names: \_\_\_\_\_

Identity Number: \_\_\_\_\_

Contact address: \_\_\_\_\_

Contact Number: \_\_\_\_\_

**Borrower's Employee Number**

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

The Borrower employer's details (most preferably, the Human Resource Manager)

Names: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Name of the Ministry, Organization or Company: \_\_\_\_\_

Address: \_\_\_\_\_



## UTHALI COMPANY LIMITED

Address: Plot 9346, Off Alick Nkata Road, Longacres, Lusaka, Zambia

Web: <https://uthali.loan>  
Phone: +260771377777 +260772566666

Email: [info@uthali.loan](mailto:info@uthali.loan)  
Phone: +260763999919 +260772677777

### Next of Kin Details:

Names: \_\_\_\_\_

Contact Number: \_\_\_\_\_

Address: \_\_\_\_\_

Occupation: \_\_\_\_\_

### Account Details (Referred to as the "Bank Account" in this Loan Agreement);

Account Number: \_\_\_\_\_

Type of Bank Account: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Branch Name: \_\_\_\_\_

Branch Code: \_\_\_\_\_

							Other Fees and Charges		
Duration (s) of Loan Agreement	Amount of loan	Number of payments	Start date of payment	End date of payment	Total full payment/credit instalment	Interest rate (4%) per month	Insurance & processing fee	Disbursement fee & arrangement 9%	Maintenance fee 2%
Preference (max. 6 months)	Zmk		Start date	End date	Zmw	4%	10%	9%	2%



## UTHALI COMPANY LIMITED

Address: Plot 9346, Off Alick Nkata Road, Longacres, Lusaka, Zambia

Web: <https://uthali.loan>

Phone: +260771377777 +260772566666

Email: [info@uthali.loan](mailto:info@uthali.loan)

Phone: +260763999919 +260772677777

### DEBT ORDER INSTRUCTION/AUTHORIZATION

1. I, the borrower, hereby irrevocably authorize the letter to draw against my Bank account, the monthly instalment amount and I authorize the deduction of any additional amount that may be in arrears or necessary to recover any arrears the added at the lender's direction,
2. Note that, total interest includes interest accrued from the day the loan is issued to the last scheduled monthly instillments payment date and it does not include any areas interest which may be payable by you in the event of the late payment of any amount due.
3. I acknowledge that the monthly instalment amount will be deducted in full from my Bank Account through **PAYROLL MANAGEMENT ESTABLIMENT CONTROL (PEMIC)** starting from \_\_\_\_/\_\_\_\_/\_\_\_\_ to \_\_\_\_/\_\_\_\_/\_\_\_\_. Incase deduction fails, I authorize Lender to change the deduction date, including requesting deduction in the event of any deduction being returned by my Bank for any reason.
4. I acknowledge that this debit order authorization is a condition of me receiving a loan from the Lender and is irrevocable and cannot be withdraw by me.
5. All deduction) by the Lender from my Bank Account shall be deemed to have signed and authorized by me and I agree to pay the cost of any charges that may arise from this instruction and receipt of this instruction by the Lender shall be regarded as having been received by my bank.

### Exclusion clause

I, the borrower acknowledge that I have read and understood the terms of this loan agreement, or they have been read and well explained to me in my preferred language by the Lender and I agree to be bound thereby. I therefore affirm that I have not been forced in any way to sign this loan agreement and I do so on my own will.



## UTHALI COMPANY LIMITED

Address: Plot 9346, Off Alick Nkata Road, Longacres, Lusaka, Zambia

Web: <https://uthali.loan>

Email: [info@uthali.loan](mailto:info@uthali.loan)

Phone: +260771377777 +260772566666

Phone: +260763999919 +260772677777

The following are the borrower's signature (s)

Signature 1	Signature 2	Signature 3	Signature 4
-------------	-------------	-------------	-------------

FOR OFFICIAL USE

Instruction number


Name

Official Signature

Date

--	--