

Private employee loan application

Complete in clear block letters. The required documents below must accompany the application. Submitting this form does not guarantee approval.

INSTRUCTIONS - ATTACH ALL OF THE FOLLOWING

1. Letter from HR confirming the applicant's employment and salary.
2. Copy of the applicant's current employment contract.
3. Bank financial statement covering either the latest 3 months or the latest 6 months.
4. Copies of the applicant's ID and each guarantor's ID.
5. Copy of the applicant's employee / workplace ID.
6. Two recent passport-size photographs of the borrower / applicant.
7. One recent passport-size photograph for each guarantor.

1. LOAN REQUESTED

Amount requested (TZS)

Purpose of loan

Requested repayment frequency

Preferred disbursement date

Preferred first repayment date

Normal salary payment date

2. APPLICANT DETAILS

Full legal name

Sex

Date of birth

NIDA / passport / other ID number

Mobile telephone number

Alternative telephone number

Marital / partnership status

Number of dependants

Current residential address: region, district, ward, street / village

House / plot number or clear residence landmark

3. PRIVATE EMPLOYMENT AND SALARY DETAILS

Employer's registered / legal name

Employer's physical address

HR officer / supervisor name

HR / supervisor telephone number

Job title and department

Employee / workplace ID number

☐ Permanent employment

☐ Fixed-duration contract

☐ Other

Employment start date

Current contract expiry date

Gross monthly salary (TZS)

Net monthly salary (TZS)

Affordability and applicant collateral

4. SALARY, EXPENSES AND REPAYMENT CAPACITY

Net salary received per month (TZS)

Other regular monthly income (TZS)

Household monthly expenses (TZS)

Other compulsory deductions (TZS)

Current loan repayments per month (TZS)

Amount available for DAFAJA repayment (TZS)

Salary bank / financial institution

Salary account name

☐ Bank statement covering latest 3 months attached
 ☐ Bank statement covering latest 6 months attached

Factors that may interrupt or reduce salary or employment during loan repayment

5. EXISTING LOANS AND FINANCIAL OBLIGATIONS

Lender	Original amount	Balance	Monthly instalment	Expiry

6. BORROWER / APPLICANT COLLATERAL (MANDATORY)

List three items separately, state where each is kept and its value, then calculate the borrower's total collateral value.

Item	Collateral description and identifying details	Location / place kept	Value (TZS)
Item 1			
Item 2			
Item 3			
BORROWER / APPLICANT COLLATERAL - TOTAL VALUE			

Ownership document, purchase receipt, registration card or other evidence attached for each item

☐ Sole ownership
 ☐ Joint ownership
 ☐ Spouse / partner ownership
 ☐ Other

Collateral is subject to verification, valuation, acceptance and a separate written security agreement. Listing an item in this application does not by itself create a charge or transfer ownership.

Applicant signature / thumbprint

Date

Guarantor 1 and collateral

The proposed guarantor must be independently verified. List up to three collateral items and state where each item is kept. Any guarantee or security becomes binding only under the required separate written agreement.

GUARANTOR 1 IDENTITY AND CONTACT DETAILS

Full legal name	NIDA / other ID number
Mobile telephone number	Relationship to applicant
Residential address and clear landmark	
Employer / business	Occupation / position

☐ One recent passport-size photograph for Guarantor 1 attached

GUARANTOR 1 COLLATERAL - LIST THREE ITEMS AND EACH VALUE

List each item separately, state where it is kept and its value, then calculate Guarantor 1's total.

Item	Collateral description and identifying details	Location / place kept	Value (TZS)
Item 1			
Item 2			
Item 3			
GUARANTOR 1 COLLATERAL - TOTAL VALUE			

Ownership evidence attached for the listed item(s)

I confirm that the information above is correct and that DAFAJA may verify the listed collateral and ownership evidence. I understand that acceptance, valuation and any binding guarantee or security commitment require separate written documentation.

Guarantor signature / thumbprint	Date
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Guarantor 2 and collateral

The proposed guarantor must be independently verified. List up to three collateral items and state where each item is kept. Any guarantee or security becomes binding only under the required separate written agreement.

GUARANTOR 2 IDENTITY AND CONTACT DETAILS

Full legal name	NIDA / other ID number
Mobile telephone number	Relationship to applicant
Residential address and clear landmark	
Employer / business	Occupation / position

☐ One recent passport-size photograph for Guarantor 2 attached

GUARANTOR 2 COLLATERAL - LIST THREE ITEMS AND EACH VALUE

List each item separately, state where it is kept and its value, then calculate Guarantor 2's total.

Item	Collateral description and identifying details	Location / place kept	Value (TZS)
Item 1			
Item 2			
Item 3			
GUARANTOR 2 COLLATERAL - TOTAL VALUE			

Ownership evidence attached for the listed item(s)

I confirm that the information above is correct and that DAFAJA may verify the listed collateral and ownership evidence. I understand that acceptance, valuation and any binding guarantee or security commitment require separate written documentation.

Guarantor signature / thumbprint	Date
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Consent and supporting documents

7. CREDIT REFERENCE BUREAU CONSENT

I give my written consent to DAFAJA Microfinance Company Limited to obtain, verify, use, exchange and disclose my credit information with licensed Credit Reference Bureaux, authorised lenders and other lawful sources for credit assessment, account administration, monitoring, recovery and regulatory reporting. This may include my identification, contact and employment details, loan applications, credit facilities, balances, repayment history, arrears, defaults and related credit information. I confirm that this consent has been explained to me and that the information I provide is true and complete.

Applicant full name

NIDA / other ID number

Applicant signature / thumbprint

Date

8. SPOUSE / PARTNER APPROVAL (WHERE APPLICABLE)

Identify whether this consent supports the borrower/applicant or one of the guarantors before the spouse or partner signs.

☐ Borrower / applicant ☐ Guarantor 1 ☐ Guarantor 2

Name of borrower / guarantor covered by this consent

Relationship to that person

I confirm that I am the spouse, partner or joint owner connected to the person identified above. I have been informed of that person's role in this loan application and the proposed collateral. I consent to the proposed use of any property in which I have an ownership or beneficial interest, subject to a separate written security agreement. This consent does not make me a borrower or guarantor unless I sign a separate agreement.

Spouse / partner full legal name

NIDA / other ID number

Telephone number

Collateral item number(s) covered

Signature / thumbprint

Date

MORE THAN ONE SPOUSE / PARTNER CONSENT

If consent is required from more than one spouse, partner or joint owner for the borrower or any guarantor, download one Additional Spouse / Partner Consent Form for each extra person. On every form, identify whether the consent is for the borrower/applicant, Guarantor 1 or Guarantor 2, then attach it to this application.

9. MANDATORY SUPPORTING-DOCUMENT CHECKLIST

- | | |
|--|---|
| ☐ Completed private-employee form | ☐ HR employment-confirmation letter |
| ☐ Current employment contract copy | ☐ Applicant NIDA / accepted ID copy |
| ☐ Employee / workplace ID copy | ☐ Two passport-size photographs of the applicant |
| ☐ One passport-size photograph for each guarantor | ☐ Bank statements for 3 or 6 months |
| ☐ Applicant collateral ownership evidence | ☐ Guarantors' ID and collateral evidence |
| ☐ Spouse / partner consent for borrower or guarantor, if applicable | ☐ Extra consent form(s), where required |

SUBMIT THE COMPLETED FORM IN PERSON

DAFAJA Microfinance Company Limited, Machimbo, Mpigi Magohe, Ubungo, Dar es Salaam.
Monday-Saturday, 8:00 a.m.-6:00 p.m. | Telephone: 0687 267 325

Applicant declaration and office use

10. APPLICANT DECLARATION

I declare that the information and documents supplied with this application are true, complete and current. I authorise DAFAJA to verify my identity, employment, income, bank statements, guarantors, collateral and other information relevant to this application through lawful sources. I understand that submitting this form does not guarantee approval and that any approved loan, guarantee or collateral security will be governed by separate written agreements and disclosures.

Applicant full legal name

NIDA / other ID number

Applicant signature / thumbprint

Date

11. FOR DAFAJA OFFICE USE ONLY

Application reference number

Date received

Employment / HR verification completed by

Verification date

Contract expiry verified

CRB check completed

Collateral verified / valued by

Recommended amount (TZS)

Decision and key conditions: approved / declined / deferred

Authorised officer name and signature

Decision date