



**Loan reference (above 18 years old and living in a residence different from that of the applicant)**

**Loan Reference 1**

Referee Name (Mr / Mrs): \_\_\_\_\_  
Surname First Name Middle Name

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

Personal E-Mail Address: \_\_\_\_\_

Name of Employer: \_\_\_\_\_

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

Relationship with applicant: \_\_\_\_\_ Signature: \_\_\_\_\_

**Loan Reference 2**

Referee Name (Mr / Mrs): \_\_\_\_\_  
Surname First Name Middle Name

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

Personal E-Mail Address: \_\_\_\_\_

Name of Employer: \_\_\_\_\_

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

Relationship with applicant: \_\_\_\_\_ Signature and date: \_\_\_\_\_

**Declaration**

I hereby apply for a Mutual Plus Facility from Mutual Trust Microfinance Bank Limited. The information on this form is confirmed by me to be true and correct. If this application is successful, I agree to the terms and conditions in the Offer Letter and Term Loan Agreement to be executed by me. I have read the terms and conditions governing the operations of the facility and agree to be bound by them.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

## Employer Undertaking

**The Head  
Human Resources**

\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Ma,

Consumer Loan Application for (Applicant's Name) \_\_\_\_\_

We have received a request for a consumer loan of ₦\_\_\_\_\_ from the above named employee of your organization. In order to process the loan, kindly confirm by signing on the spaces below as provided by the applicant:

Nature of Employment: Permanent  Contract

Employment Status: Unconfirmed  Confirmed

Job Function: \_\_\_\_\_

Job Level: Junior  Senior  Management

Length of Service with Current Employer (Please state Years and Months): \_\_\_\_\_

Annual Salary: Gross (₦) \_\_\_\_\_ Net (₦) \_\_\_\_\_ Monthly Net Salary: (₦) \_\_\_\_\_

Date of Employment  Loan Amount (₦) \_\_\_\_\_

### LOAN REPAYMENT DETAILS

S/N	REPAYMENT FREQUENCY	MONTH	REPAYMENT AMOUNT

I, \_\_\_\_\_ hereby request my employer to unconditionally and irrevocably pay my benefit (other than pension entitlements) through the same account (stated in No. 1 above) in Mutual Trust Microfinance Bank Limited, in the event of my separation from the company before the liquidation of the loan.

I hereby irrevocably instruct my Employer not to reduce my salary and allowances (until my obligations have been fully discharged) below the sum stated above as my repayment amount from the date of execution of this letter of undertaking.

I am fully aware of the implications of the above terms and conditions of this document and hereby affirm the execution of same.

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**To be completed by Employer**

If the application is considered and a loan is granted, we certify and guarantee as follows:

1. To continue to pay his/her monthly loan repayment sum (principal and interest) into any nominated bank account of Mutual Trust Microfinance Bank Limited, until full repayment of the loan.
2. Not to alter or change the said nominated bank account without a written confirmation from Mutual Trust Microfinance Bank Limited of due and full liquidation of the loan.
3. To notify you of the exit of the applicant from the company and ensure full deduction of all sums outstanding on the loan granted by Mutual Trust Microfinance Bank Limited to the applicant.

Name: \_\_\_\_\_ Designation: \_\_\_\_\_

Signature: \_\_\_\_\_ *(Please affix official stamp)*

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_