

MAIN SCHEME LOANS APPLICATION FORM

Revision Date : Oct 01 2026



BANKI KUU SACCO
"Together We Excel"

- Note:**
- All relevant documentation in support of this Loan Application should be attached.
 - Read the instructions carefully, then fill in the application form.
 - NO ALTERATIONS to the loan application form.
 - All loans extended to members shall be listed on the CRB.
 - Download and print on both sides on A4 paper.

PART 1

APPLICANT'S PERSONAL INFORMATION

Full Name : Staff/M NO.:

Dept./Branch: Mobile phone: ID No.:

KRA PIN : Email :

Repayment Period (months) : Amount Requested (Kes) :

Amount in words :

Date of Birth: Occupation/Branch :
D D M M Y Y Y Y

Preferred Mode of Payment : EFT ☐ RTGS ☐

***The relevant charges shall apply.*

Bank Name : Branch Name : A/c No. :

If the mode of payment is via M-Pesa : ☐

ID No. :

Mobile Phone No. (Reg. Safaricom Line):

The Sacco shall not be held responsible for directing payments into a wrong mobile account number provided by the member in the above space(s). ***The relevant charges shall apply.*

Sectoral Lending Information (Mandatory):

Please indicate the specific purpose of the loan and the applicable sector correctly. Click on this link for more information <https://www.bankikuusacco.co.ke/Forms/Sectoral-Lending-Guideline-Information.pdf>

SECTOR : PURPOSE OF THE LOAN :

e.g. EDUCATION, INVESTMENT, INSURANCE e.t.c e.g. College fees, Purchase of residential property e.t.c

LOAN TYPE (Tick the appropriate Box):

☐ Normal Loan (72 months) ☐ Digital Device Loan (12 months) ☐ Flexi Loan (24 months)
☐ Stimulus Loan (3 months) ☐ Cheque Encashment Loan (1 months) ☐ Karibu Loan (6 months)
☐ Refinancing Loan (96 months) ☐ Asset Finance Loan (36 months) ☐ Emergency Loan (48 months)

APPLICANT'S SIGNATURE : _____ DATE : _____

WITNESS'S SIGNATURE : _____ WITNESS'S STAFF NO. : _____

INSTRUCTIONS TO OFFSET LOANS (Tick the appropriate Box):

☐ Normal Loan	☐ Emergency Loan	☐ Flexi Loan	☐ Digital Device Loan
☐ Stimulus Loan	☐ Cheque Encashment Loan	☐ Karibu Loan	☐ Education Loan
☐ Refinancing Loan	☐ Asset Finance Loan	☐ Quick Loan	☐ Holiday Loan
☐ B-Kash Loan			

Would you consider reapplying for the loans being offset at Banki kuu Sacco should the circumstance change?

☐ YES ☐ NO

PART 2

VERIFICATION BY LOANS OFFICER

(a) Date of Last Loan :

(c) Date Member finished paying the Loan : (Through Cash/Payroll (Delete as appropriate))

(d) Shares Bought to-date :

(i) Loan Entitlement :

(ii) Outstanding balance, if any (same loan):

(iii) Monthly repayment (new loan) :

(iv) Other Deductions :

(v) Net pay after new loan :

(vi) 33 ⅓ % take home:

(vii) Recommended amount:

Verifier's Name : _____ Signature : _____ Date : _____

Checked by : _____ Signature : _____ Date : _____

PART 3

APPROVAL BY CREDIT COMMITTEE

Amount Approved (Kes): (in word)

To be recovered in : Credit Committee Minutes No. : Date :

Application Rejected/Deferred (reasons):

Committee Chairman Name : _____ Signature: _____ Date : _____

Committee Member Name: _____ Signature : _____ Date : _____

Committee Member Name: _____ Signature : _____ Date : _____

APPLICANT'S NAME: _____ SIGNATURE : _____ DATE: _____

PART 4**REPAYMENT GUARANTEE & DECLARATIONS**

We, the undersigned, acting as guarantors for the loan requested, hereby accept joint and several liability for the repayment of the loan in the event of the borrower's default. We understand the amount in default may be recovered by an equal offset against our shares, interests and deposits in the Society to an amount not exceeding Kes _____
(amount in words) _____

In the event of the borrower's default, we hereby jointly and severally authorize the Society to recover the amount from the securities hereby pledged. We further understand that we shall not be eligible for loans while the loan repayment is in default.

CAUTION - GUARANTORS DETAILS

Guarantors are advised to read all the information supplied in this form by the applicant and the terms and conditions contained herein, in order to understand the full implications of signing this part.

No.	S/No.	Name	ID No.	Share Balance	Loan Outstanding	Signature
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						

APPLICANT'S SIGNATURE: _____ DATE: _____

LOAN AGREEMENT AND DECLARATION

I hereby declare as follows:

- That I have been a member of Banki Kuu Sacco Society Ltd for more than six months.
- That my shares and deposits plus those of my guarantors in Part 4 are sufficient to cover the loan applied for.
- That I hereby give authority to my present employer to deduct from my salary every month such a sum of money consisting of principal loan repayment and interest accrued thereto, until the refinanced loan is repaid in full and I hereby undertake to give similar authority to my future employers/pensions administrator if I should leave the services of my present employer before my loan is repaid in full.
- That I shall not withdraw from the Society whilst having an outstanding loan unless leaving the common bond, i.e., the services of the CBK/BankiKuu, and I will let the Sacco know immediately upon leaving.
- That this authority is unconditional and may not be revoked during the life of the loan repayment period without the express consent of Banki Kuu Co-operative Society as well as my guarantors.
- Support our paperless strategy by submitting scanned loan forms via bkscredit@centralbank.go.ke. For additional information, contact our Call Center Agent at 0111052399.

DATA PROTECTION DECLARATION

I hereby acknowledge and consent to Sacco and any of its Subsidiaries sharing and exchanging my information held to: i) provide and maintain their Service. ii) To notify me about changes to their Service; iii) To allow me to participate in interactive features of their Service when I choose to do so. iv) To provide member support; v) To comply with their legal obligations, for example anti-money laundering obligations. vi) In assessing my loan application and determining my creditworthiness for a loan. vii) Providing updates on loan products and services by way of directly marketing to me. viii) When acting as an insurance intermediary, to meet their obligations. ix) To gather analysis or valuable information so that they can improve their Service. x) To monitor the usage of their Service. xi) To detect, prevent and address technical issues. xii) To provide me with news, special offers, and general information about other goods, services, and events that they offer that are similar to those that I have already purchased or enquired about unless I have opted not to receive such information.

Banki Kuu Non-WDT Sacco Limited may disclose my Personal Data in the good faith belief that such action is necessary to i) comply with a legal obligation ii) To protect and defend the rights or property of Banki Kuu Non-WDT Sacco Limited iii) to prevent or investigate possible wrongdoing in connection with the Service iv) to protect the personal safety of users of the Service or the public v) and to protect against legal liability etc.

Banki Kuu Non-WDT Sacco Limited will retain my Personal Data only for as long as is necessary for the purposes set out in their Data Privacy Policy. They will retain and use my Data to the extent necessary to comply with their legal obligations (for example, if they are required to retain my data to comply with applicable laws), resolve disputes, and enforce their legal agreements and policies. If I fail to provide certain information when requested, the Sacco may not be able to perform the contract they have entered into with me, or we may be prevented from complying with their legal obligation.

I hereby declare that by signing this document I agree to the set declaration and data privacy policy:

- Banki Kuu Non-WDT Sacco may update the Data Privacy Policy from time to time. We will notify you of any changes by posting the new Data Privacy Policy on our website. We will let you know via email and/or a prominent notice on our Service prior to the change becoming effective and update the "effective date" at the top of this Privacy Policy. If you have any questions about this Data Privacy Policy, please contact us.

CRB DECLARATION

I further confirm that, I understand in case of default, the defaulter's information will be furnished to a CREDIT REFERENCE BUREAU or Other bodies without prior written consent. * Members with non-performing loans (unpaid for 90 days) will be listed as provided under section 18 of the credit Reference Bureau Regulations 2013. Note that loans listed on CRB will remain listed for 5 years after the loans are cleared and this will affect access to credit from other financial institutions in the future.

APPLICANT'S SIGNATURE: _____ DATE: _____