

When submitting this application, please include the following documents:

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| Copy of your ID or Passport (Loan Officers may ask to see your original ID) | |
| Current month pay-slip, confirmation of employment or bank statement | |
| Proof of residence (when applicable) | |

Terms and Conditions of the Loan

- I agree that H&H Micro Finance may deduct from any new loan any and all amounts outstanding from previous loans before disbursing any new loan values and the terms hereof will continue to apply to such new loan amounts disbursed to me. In the event of death or unemployment the proceeds from my Unemployment and Death benefit Policy will be used for repayment of any outstanding loan amounts.
- If my employment is terminated, the full outstanding balance of the Loan and whatever amounts are owed in respect of interest and insurance will be recoverable from me. I agree that H&H Micro Finance may employ independent contractors and agents to perform any obligations under this Loan agreement.
- An early settlement fee of one (1) months interest will be charged.
- This Loan agreement is denominated in United States Dollars (USD) and all payments shall be made in this currency. If the USD ceases to be utilised in Zimbabwe, H&H Micro Finance shall at its sole discretion determine the exchange rate to the alternative currency, in addition H&H Micro Finance reserves the right to require payment in USD. I renounce the benefits of legal exceptions " non causa debiti", " non numeratae pecuniae", " de error calculi", " revision of accounts ", no value received and any other exception which might or could be taken to the payment of my indebtedness to H&H Micro Finance, with the full meaning and effect of which I declare myself to be acquainted. I agree that notwithstanding any express or implied provisions of this agreement to the contrary any latitude or extension of time which may be allowed by H&H Micro Finance in respect of payments or any relaxation of the provisions of this Agreement shall not under any circumstances be deemed to be a waiver of the rights of H&H Micro Finance hereunder.
- I agree that no variation of the terms/ and or conditions of this Agreement shall be of any force or effect unless reduced to writing and signed by an authorised representative of H&H Micro Finance and myself.
- I hereby choose the physical address of my Employer above as my domicilium citandi et executandi; All notices required to be given in terms of this Agreement and all processes shall be deemed to have been validly given or served if addressed to me and delivered or served to such address.
- I agree that this Agreement constitutes the entire contract between myself and H&H Micro Finance and no other conditions, stipulations, warranties or representations whatsoever have been made by H&H Micro Finance or its agent other than such as are included herein.
- Loan amount approved will be subject to PSCSSB approval.
- Loans will be structured with repayments between 1-12 months , discretion of this decision remains with the H&H Micro Finance.
- Please allow 24 to 48 hours for your application to be assessed by our team. H&H Micro reserves the right to request additional information to support your application. This application in no way constitutes a binding agreement between the Applicant and H&H Micro Finance nor the PSCSSB until such time as H&H Micro Finance receives the relevant PSCSSB deduction approval in writing.

H&H Micro Finance is a registered microfinance provider with the Reserve Bank of Zimbabwe, registration number: 000545, and is registered with the Public Service Commission Salary Service Bureau, payee code 81219.

Customer Declaration:

I consider the above information to be true and correct and I authorise you to make any enquiries you consider necessary to substantiate this. I confirm having read and fully understood the terms and conditions applicable to this loan application

Loan Application Information:

Loan Required - USD

Tenure months

Repayment amount - USD/month

Payment method (select one) RTGS Transfer / Textacash / Ecocash

Applicants Signature

Date



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