



**17/05/2010**

**Loan guide lines for applicants with pay role deduction**

1. Registered as a member for at least 3 months.
2. Active saver for at least 3 months.
3. Must have acquired 10% of loan applied for as shares.
4. Subject to New savings Structure and new savings form has to be filled with loan application.

Loan amount	Monthly savings to (At least)
500,000-2,000,000	100,000
2,001,000-4,000,000	150,000
4,001,000-5,000,000	200,000

- 5-Loan Applicants who request for loan period beyond their contract period will be subjected to Deposit Post dated cheques and registered securities like Land titles and Motor Vehicle Log Books
6. Loan application form has to be filled, signed and a Letter of contract, Current pay slip, and Current Bank statement for at least 6 months must be attached.
- 7.10,000/= loan application fees has to be paid up front ,1% insurance and 2% loan Commission deductible from the loan approved.
8. Guarantee form must be signed by a reputable Guarantor who is a UN-Staff and UNS-SACCO registered share holder.

**Additional requirements for loan applicants with no payroll deduction.**

1. Post dated cheques.
2. Registered Securities like Land Titles and Car log Books.

**Bank Details**

**Bank.** Barclays  
**Branch.**Hannington road  
**Account Name.**UNS-SACCO Ltd  
**Account No.**6001739571