



**07<sup>th</sup> April 2011**

**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. Cumulative savings must be above or equal to 10% of the loan approved.
5. Loan application form has to be filled and signed.  
A Letter of contract, Current pay slip, and Copy of ID and Current Bank statement for at least 4 months to be attached.
6. 10,000/= loan application fees has to be paid.
7. Loan guarantee form must be signed by a reputable Guarantor who is a UN-Staff and UNS-SACCO registered share holder.

**Subject to New savings Structure, a new savings form has to be filled with loan application.**

Loan amount	Monthly savings (Minimum) Ugx
500,000-2,000,000	100,000
2,001,000-4,000,000	150,000
4,001,000-5,000,000	200,000
5,001,000-8,000,000	250,000
8,001,000-10,000,000	300,000
10,000,000-12,000,000	350,000
12,000,000-14,000,000	400,000

8. Loan Applicants who request for a loan period beyond their contract time frame will be subjected to Deposit, Post dated cheques and registered securities like Land titles and Motor Vehicle Log Books.

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

Post dated cheques.  
Standing order.  
Registered Securities like Land Titles and Car log Books.

**On loan disbursement**

1% insurance Premium and 2% loan Commission are deductible from the loan amount approved.

**Available loan Products.**

Ordinary loan –Maximum amount-10,000,000M for 18 months maximum @12.5%Pa.  
Emergency loan-Maximum amount-2,000,000M for 4 months maximum@2% Pm.  
School fees loan –Maximum amount -4,000,000 for 12 months Maximum @12.5%Pa  
Any loan above Ugx 10,000,000/= is considered commercial at 15% Pa and 18 months maximum loan period.

**Our Bank Details**

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