



Please affix2
Passport sized
Photograph

IDIMARRIS INT'L LTD. SALARY LOAN APPLICATION FORM/AGREEMENT

Name (Alias).....
(Surname) (Other Names)

Residential Address.....

Nearest Bus stop..... (Tel No).....

Email..... Sex.....

Age.....Marital Status..... BVN.....

State of Origin.....Local Government.....

Employer's Name.....

Employer's Address

Occupation /Status.....Present (Monthly) Income.....

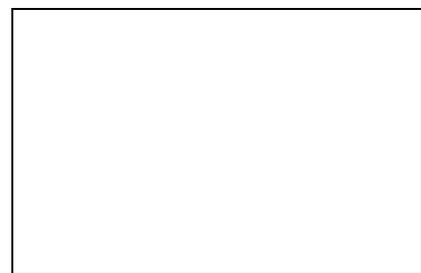
Facility DesiredNext of Kin.....

Relationship.....Address.....

Nearest Bus StopTel No.....

IPPIS Number.....

Finger Print:



Signature of ApplicantDate.....

Referees & Address (Your Referee should be your Banker, Employer or any other reputable person)

1. Name..... (Tel No).....

Residential Address.....

Employer's Name and Address.....

Occupation.....

Signature/Date.....

I hereby confirm that I am applying for the above loan and certify that all the information provided by me above is true and complete and I stand to be penalized if found untrue. I am aware that it is an offence for a person anywhere in Nigeria to induce the delivery of any property or to purport to settle a legal obligation by means of cheque which when presented within a reasonable time is dishonored on the ground that no funds or insufficient funds were standing on the credit of the drawer of the cheque, and for matters connected therewith. I hereby authorize IDIMARRIS INT'L LTD to obtain verification and confirmation of the information provided above in respect of my loan application.

I hereby declare that I do not have pending obligation with any other financial institution.

I understand and agree to all terms under this loan scheme and I understand and agree that the completion of this loan application form does not automatically guarantee the processing of my loan request or approval of a loan facility by IDIMARRIS INT'L LTD.

.....
Applicant Signature

.....
Date

ELIGIBILITY CRITERIA

APPLICANT REQUIREMENT

1. Completed loan Application form
2. One recent Passport photograph
3. Loan Application letter by applicant
4. Copy of staff I.D, valid I.D Card& Utility Bill
5. Six Month bank statement
6. Six cheque leaf of Applicant
7. Letter of undertaken by Applicant
8. Employment Letter & Confirmation of Employment

GUARANTOR REQUIREMENT

NOTE: Guarantor must be a salary earner with statement of account reflecting salary

1. Completed Guarantor form
2. One recent Passport photograph
3. Copy of staff I.D & valid I.D Card
4. Three Month bank statement
5. Three cheque leaf of Guarantor
6. Letter of undertaken by Guarantor
7. Utility Bill

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IDIMARRIS INT'L LTD.

PERSONAL GUARANTEE / INDEMNITY

Note: please attach photocopy of means of identification (National ID, Passport, Driver's license)

This personal guarantee is given this day of 20.....by Mr/Mrs.....of(hereinafter called the " Guarantor' which expression shall wherever through context so admits include his heirs, executors administrators and assigns)of the one part

TO IDIMARRIS INT'L LTD, a company incorporated in Nigeria (hereinafter referred to as the Lender which expression shall wherever the context so admit include its heirs, executors, administrators and assigns) of the other part.

WHEREAS:

IN consideration of the Lender making advances or otherwise giving credit facilities to.....of(the Borrower) in respect of the said loan/credit facility in the sum of together with all accrued interest, commission charges and expenses totaling payable by the Borrower to the Lender on account of its indebtedness, I the undersigned, hereby guarantee to make the above payments on behalf of the borrower.

IT IS FURTHER GUARANTEED AND AGREED AS FOLLOWS.

1. This Guarantee is a continuing binding security and the Guarantor absolutely and unconditionally guarantees and indemnifies the Borrower the due discharge and prompt payment of any and all of his present and future indebtedness, liabilities and obligations which may now or hereafter become owing to the Lender by the Borrower in the event of default.
2. The Guarantor shall not be discharged of any liability through any failure of the Lender to do or omit anything which might operate to discharge the Guarantor from any of his obligations. In addition, this guarantee shall secure the ultimate balance owed by the Borrower from time to time in any manner whatsoever notwithstanding the death, bankruptcy, insanity or other incapacity or any sort of the Borrower.
3. The Guarantor agrees that the Lender may from time to time retain or obtain a security interest in any property to secure any of the obligations and whenever required, the Guarantor shall execute at his own expense a proper transfer to the Borrower of such security or securities as are capable of being transferred together with the power of sale and all other necessary powers for securing and enforcing the repayment of the said loan and interest.
4. Until the ultimate balance owing by the Borrower to the Lender has been paid or satisfied in full, the Lender shall have a lien on all property or assets belonging to the Guarantor from time to time and a charge over all stocks, shares and marketable or other securities owned by the Guarantor.
5. Any notice or demand hereunder made by the Lender or any officer or representative of the Lender shall be deemed to be a sufficient notice and shall be used as evidence in any court of law.

6. This continuing Guarantee is made under and shall be interpreted in accordance with and governed by the laws of Federal Republic of Nigeria.

Guarantor's Name	Name of Witness.....
Signature	Address.....
Date.....	Signature/Date.....

PERSONAL DETAILS

NAME OF GUARANTOR

RELATIONSHIP TO BORROWER

BUSINESS ADDRESS

RESIDENTIAL ADDRESS

OCCUPATION

TELEPHONE NO