

Branch _____

Date _____

A. APPLICATION INSTRUCTIONS

1. Elimu Financing facility shall be issued under Service Ijarah (Ijaratul a'maal) contract. The bank shall stand as service provider by leasing the service from academic Institution and subleasing the same to customer (student).
2. Please complete this application form in CAPITAL LETTERS. Attach all required documents and send it to Amana Bank through Amana Bank official address, submit it to our branches or Head Office.
3. The facility shall be extended to students/parents who can demonstrate the repayment capability of the given amount within given period.
4. Please fill this form completely, if the required information is not applicable to you please write N/A.
5. If you do not understand any of the sections in this document, please feel free to seek clarification from Amana Bank through phone numbers 0657 980 000, 0659 075 029, 0659 075 012.
6. Student who have secured loan relating to his/her studies such as loans from HESLB, ZHELB or any other shall not be eligible for this facility.
7. The acceptable collateral (Security) includes Landed properties with Title deed, residential license (Leseni ya Makazi), or sales Agreement and or Motor vehicle registration card.
8. Applicant must have account with Amana Bank Limited. Account can be opened during or after application. Account opening requirements are, 2 passport sized pictures, proof of residence, ID (National ID, Zanzibari ID, Vote ID, Driving license) and initial deposit of TZS 20,000/-.
9. Applicant must have a definite productive activity or show certain economic income to ensure repayment of the financed amount. For the employed individuals the assessment shall be done through their salary.
10. The facility shall cover the whole package offered by academic institutions (Meals, accommodation, and tuition fee). It can also cover specific item, such as tuition fee, or accommodation, or meals provided it is offered by institution.
11. The financing shall be issued on annual basis; to qualify for financing in the subsequent year, the applicant must be satisfactorily servicing financed facility offered for previous academic year.

B. ATTACHEMENTS

1. Copy of Admission letter.
2. Copy of the fee structure.
3. Copy of Security documents.
4. Copy of National ID
5. Letter from local government authority
6. Account opening requirements (for those who wish to open account during facility application stage)
7. Twelve Months Bank Statement of other bank (s) if any.
8. For employed individuals please attach the following: -
 - a. Salary slip
 - b. Employment contract
 - c. Three recent salary slips
 - d. Two Recent Passport size photo
 - e. Work/employee ID.

C. APPLICANT'S PARTICULARS

1. Full Name: _____

2. Date of Birth: _____
3. Place of Birth: _____
4. Gender: Male Female
5. Marital Status: Single Married Divorced Widowed
6. Residential address: _____
7. Nationality ID number _____
8. If Non-Tanzanian, Residence Permit No. _____ Work Permit No. _____
9. Mobile Number (s): _____
10. E-mail _____
11. Name of Next of Kin _____ Relationship _____
12. Amana Bank Account number: _____
13. Other banker's names and account numbers _____

Affix recently
taken passport
size picture here

D. SPOUSE DETAILS (IF APPLICABLE)

1. Full Name: _____

2. Date of Birth: _____
3. Place of Birth: _____
4. Gender: Male Female
5. Residential address: _____
6. Nationality ID number _____
7. Mobile Number (s): _____
8. E-mail Address: _____

Affix recently
taken passport
size picture here



E. ACADEMIC PROGRAM

1. Name of the institution admitted: _____
2. Faculty: _____
3. Academic Program/Class: _____
4. Academic Year: _____
5. Period/Semester: _____
6. Commencement Date: _____
7. Education Fees (Tuition Fees, Meals, Accommodation) _____

F. FACILITY DETAILS

1. Total Facility Amount: TZS _____
2. Proposed repayment period (in Months) _____

G. PROPOSED SECURITY FOR THE FACILITY

Type of Security	Details	Ownership	Value
Fixed Deposit			
Landed Property			
Motor Vehicle			
Other			

H. DETAILS OF BUSINESS ACTIVITIES

1. Type of business activity : Trade Agrobusiness Transport
 Real estate Manufacturing Mining
 Other (Specify) _____
2. Business registration: Registered Not registered
If the business is registered please specify type of registration.
 Partnership Sole Proprietorship
 Other (Specify) _____
3. Physical and Postal of address: _____
4. Monthly Sales: _____



5. Monthly income: _____

6. Other Details _____

Please submit all necessary and important documents proving business activity you are conducting.

I. EMPLOYMENT DETAILS (If the applicant is an employee)

1. Mandate to employer

I, _____ an employee of _____
_____ desirous of securing Elimu Financing from Amana Bank Limited, hereby irrevocably mandates my employer;

- a. To pay my salary through Amana Bank until when the said finance is repaid in full.
- b. To remit to my Amana Bank account all my net monthly salary, allowances, gratuity, pension benefits and all other final payments payable by/through _____
_____ (employer) when I cease to be an employee for whatever reason.
- c. Not to honor any subsequent instruction from me and/or related entities/partners for any future credit application or assignment of my salary deduction/instruction to route my salary to any other Financial/Lending Institution without consent from Amana Bank Limited.

Signature of the employee

Date

2. Employer's certification (Confirmation and Undertaking)

a. Employer's Name: _____

b. Address of Employer: _____

c. Telephone Number: _____

d. We confirm that Mr. / Mrs. / Miss / Ms _____

is an employee of our company / organization, and his/her employment details are as follows: -

Job title		
Years of service		
Nature of Employment	<input type="checkbox"/> Permanent	Expected Retirement Date: _____
	<input type="checkbox"/> Contract/Temporary	Contract expiry Date: _____
Monthly income		
Loan from employer or any other lender, please give details of it		



Employer's recommendation	<input type="checkbox"/> Recommended	<input type="checkbox"/> Not recommended
Remarks (if any)		

e. To facilitate repayment of the facility we undertake as follows: -

- i. To pay employee's full net salary / monthly installment through the Bank until the Bank confirms full payment of the credit facility.
- ii. We further confirm that we will remit to the employee's account with Amana Bank Limited the employee's terminal benefits (if any) such as gratuity, pensions and other legal entitlements, when the customer ceases to be our employee due to resignation, dismissal, retrenchment, transfer, disability, or any other reasons.
- iii. We agree to notify the Bank in writing upon cessation of employment and to provide the Bank with the details (according to our records) on whereabouts, postal address, telephone, email address and other forms of contact of the next of kin, spouse and/or close relatives when requested by the Bank.
- iv. We further confirm that we will not honor any subsequent instruction to the contrary from our employee without consent from AMANA Bank.

Name _____

Designation _____

Signature _____

Date _____

Company seal

Company Stamp

J. DECLARATIONS

I certify that all particulars are true and complete. The information is provided for the purpose of obtaining from and maintaining facilities with Amana Bank Limited. I agree that if any material change(s) occur(s) in my particulars and/or financial condition, I will immediately notify Amana Bank Limited on the said changes and unless Amana Bank Limited is so notified it may continue to rely upon this information and the representations made herein as a true and accurate statement of my particulars and/or financial condition.

I authorize Amana Bank to make whatever credit inquiries it deems necessary in connection with this information. I authorize and instruct any person or consumer reporting agency to furnish to the Bank any information .

I confirm that I fully agree with the facility amount and also agree that the facility is subject to Amana Bank Limited Terms and Conditions contained in the Facility Letter.

Applicant's Signature _____

Date _____

