



EMERALDS MICROFINANCE BANK LTD.

6, Ajuwon Road Akute, Ifo local Govt. P.o. Box 3471, Ikeja, Lagos.
Tel: =234-1-7349499 email: info@adkolmemeraldmb.com Website: www. Adkolmemeraldmb.com

FORM 005

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RC: 732584

THE MD
EMERALDS MFB LTD.
6, AJUWON ROAD AKUTE,

Dear Sir

Date: _____

APPLICATION FOR BANK / CREDIT FACILITIES

Wish to apply to the following Banking Facilities

LOAN/OVERDRAFT L.P.O FINANCING BUSINESS FINANCING

1. a Amount Required: _____

b. Purpose: _____

c. Tenure: _____

2. Proposed repayment arrangement _____

3. As Security the following items are being offered:

(a) _____

(b) _____

(c) _____

PERSONAL DATA

1. Name of Applicant _____

2. Residential Address _____

3. Telephone (s) _____

4. Length Of Stay In this Address _____ State of Origin _____

5. Office / Shop Address _____

6. Permanent home Address in the state of origin _____

7. Business Engaged in _____ How long? _____

8. Marital Status _____ Next of Kin _____

9. Address Of Next Of Kin _____

10. Relationship _____ Next Of Kin Phone No. _____

Names of Guarantors and Phone No.:

(1) _____

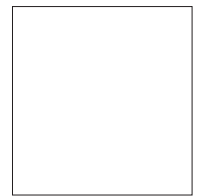
(2) _____

Yours faithfully, _____

Signature

GUARANTEE FORM

TO: EMERALDS MICROFINANCE BANK LTD



NAME:
RESIDENTIAL ADDRESS:
CURRENT EMPLOYER/ADDRESS:
OFFICIAL DESIGNATION:
MARITAL STATUS:
PHONE NOS:
OPERATIONAL BANK ACCOUNTS:
HAVE YOU GUARANTEED ANY OTHER LOAN? IF YES, GIVE PARTICULAR AMOUNT:
BENEFICIARY OF LOAN:
COMPANY GRANTING LOAN:

1. I, whose name, office address and residential address are as above stated, agree to be bound to EMERALDS MICROFINANCE BANK LIMITED, (hereinafter called "THE BANK") whose registered office is at 6, Ajuwon Road, Akute, Ifo Local Govt of Ogun-State
That in Consideration of the bank granting:

(Herein called "The borrower") loan and/or overdraft of ~~₦~~.....
I have accordingly agreed to enter into this obligation as SURETY for the said loan and /or overdraft and/or any other facility.

2. Now, the condition of the above written bond is such that, I hereby irrevocably and unconditionally guarantee to pay to the bank, on default by the Borrower, on the bank's written demand any and all monies hereafter due and owing or incurred to the bank from or by the Borrower and unpaid of the loan and/or overdraft or other facility provided that the principal amount payable as aforesaid is limited to the sum of (₦.....) Which would be in addition to accrued interest and other bank charges.
3. I agree that this guarantee is to be a continuing security for the whole amount now due or owing to you or which may hereafter at anytime become due or owing to you as aforesaid and/or that may subsequently be granted to the borrower.
4. This document is and shall at all times remain your property.
5. I also state that, I am not averse in any way to the verification of the truth of the truth of facts stated herein.

Dated..... day of..... 20.....

SIGNED BY THE WITHIN NAMED GUARANTOR.....

.....
Name and Address of Guarantor

.....
Signature of Guarantor

.....
Witness