

MaryPius Credit Limited Reg 9084509

Amainyima Echara, along Abakaliki-Onueke-Afikpo road
Ezza South LGA, Ebonyi State, Nigeria.



MaryPius Credit Limited
(Your Affordable Credit Inclusion Dreams are Harvested)

A SUSTAINABLE, RENEWABLE and GUARANTEED source of upto **12 MONTHS** BUSINESS, PERSONAL OR FARMING LOANS

Our LOAN products are Designed to suit your NEEDS

- SMBLs** - Small and Medium Business Loans
- PDLs** - Pay Day Loans
- FRSLs** - Farming and Rainy Season Loans
- EBLs** - Emergency and Bereavement Loans

No matter your background, we have got you covered !
Just step in.

Call: 08082267805 Email: marypiuscredit@gmail.com

LOAN APPLICATION FORM (LAF)

Attach Applicant's recent passport photograph and provide another for office file

Applicant's Personal Details

Full Name	
Previous or Maiden Name (if any)	
Alternative Name or Aliases (if any)	
Date of Birth	
Place of Birth	
Nationality	
State	
LGA	
Village/Community	
Residential Address	
Permanent Address (if different from residential address)	
Marital Status	
Number of Children	
Number of Other Dependants	
Telephone/Whatsapp Number	
Name of Next of Kin	
Relationship with Next of Kin	
Address of Next of Kin	
Telephone/Whatsapp Number of Next of Kin	

Applicant's Job/Business/Banking Details

S/N	Required Information	Applicant's Response
1	Type of Job/Occupation/Business	
2	Address of Job/Occupation/Business	
3	Rank in the Job/Occupation/Business	
4	Number of years in the Job/Occupation/Business	
5	Net monthly earnings from Job/Occupation/Business	
6	Attach proof of earnings/income (payslip, business ledger, others)	
7	Name/Account Details of your Bank or MFB or Credit Union or Building Society	
8	Attach copies of 3 months business or personal banking statements	

Applicant's Loan Descriptions

(Please complete only the column that is relevant to your application)

S/N	Required Information	Applicant's Response
1	Amount of loan applied	
2	State type of loan (Business Loan , Farming Loan, PayDay Loan, Emergency Loan, Bereavement Support Loan)	
3	State the duration of the loan in months	
4	State the type of your business or farming (Attach photographic proof)	
5	State the size of your business or farming (Attach proof)	
6	State the address/location of your business or farming (Attach proof)	
7	State the length of experience in your business or farming	
8	What date is your expected next payday	
9	What is the purpose of the emergency loan	
10	What is the purpose of the bereavement support loan	

Applicant's Monthly Income, and Household/Personal Expenditure Table

(Note: All sections must be completed except sections for office use)

Applicant's Monthly Income	Applicant's Source of Income	Amount in Naira
Main Income		
Subsidiary Income 1		
Subsidiary Income 2		
Net monthly Income:		
Applicant's Monthly Household Expenditure Head	Applicant's Monthly Cost for each Household Expenditure Head	For Office Use (Please do not write on this column)
1. Feeding		
2. Transportation cost (including car, motorcycle, bicycle repairs, public transport)		
3. House rent, repairs, furniture, purchases		
4. Electricity (including petrol for generator etc)		
5. Water, Cooking Gas, Firewood, Charcoal		
6. Telephone bills, Call Credit recharges		
7. Levies & Social events: marriages burials, church programs etc		
8. Children Education: fees, books, uniform		
9. Hirepurchases:		
10. Clothing: including all dependants		
11. Celebrations: Birthdays, Christian events, and traditional Festivals, holidays etc		
12. OtherLoans/debts/dues.		
Total		

Monthly Interest Percentage Calculator Table

S/N	Amount	1%	2%	3%	4%	5%
1	N50,000	N500	N1000	N1500	N2000	N2500
2	N100,000	N1000	N2000	N3000	N4000	N5000
3	N150,000	N1500	N3000	N4500	N6000	N7500
4	N200,000	N2000	N4000	N6000	N8000	N10,000
5	N250,000	N2500	N5000	N7500	N10,000	N12500
6	N300,000	N3000	N6000	N9000	N12,000	N15,000
7	N350,000	N3500	N7000	N10,500	N14000	N17,500
8	N400,000	N4000	N8000	N12,000	N16,000	N20,000
9	N450,000	4500	N9000	N13,500	N18,000	22,500
10	N500,000	N5000	N10,000	N15,000	N20,000	N25,000
11	N550,000	N5500	N11000	N16,500	N22,000	N27,500
12	N600,000	N6000	N12,000	N18,000	N24,000	N32,000
13	N650,000	N6500	N13,000	N19,500	N26,000	N32,500
14	N700,000	N7000	N14,000	N21,000	N28,000	N35,000
15	N750,000	N7500	N15,000	N22,500	N30,000	N37,500
16	N800,000	N8000	N16,000	N24,000	N32,000	N40,000
17	N850,000	N8500	N17,000	N25,500	N34,000	N42,500
18	N900,000	N9000	N18,000	N27,000	N36,000	N45,000
19	N950,000	N9500	N19,000	N28,500	N38,000	N47,500
20	N1,000,000	N10,000	N20,000	N30,000	N40,000	N50,000
21	N1,050,000	N10,500	N21,000	N31,500	N42,000	N52,500
22	N1,100,000	N11,000	N22,000	N33,000	N44,000	N55,000
23	N1,150,000	N11,500	N23,000	N34,500	N46,000	57,500
24	N1,200,000	N12,000	N24,000	N36,000	N48,000	N60,000
25	N1,250,000	N12,500	N25,000	N37,500	N50,000	N62,500
26	N1,300,000	N13,000	N26,000	N39,000	N52,000	N65,000

27	N1,350,000	N13,500	N27,000	N40,500	N54,000	N67,500
28	N1,400,000	N14,000	N28,000	N42,000	N56,000	N70,000
29	N1,450,000	N14,500	N29,000	N43,500	N58,000	N72,500
30	N1,500,000	N15,000	N30,000	N45,000	N60,000	N75,000
31	N1,550,000	N15,500	N31,000	N46,500	N62,000	N77,500
32	N1,600,000	N16,000	N32,000	N48,000	N64,000	N80,000
33	N1,650,000	N16,500	N33,000	N49,500	N66,000	N82,500
34	N1,700,000	N17,000	N34,000	N51,000	N68,000	N85,000
35	N1,750,000	N17,500	N35,000	N52,500	N70,000	N87,500
36	N1,800,000	N18,000	N36,000	N54,000	N72,000	N90,000
37	N1,850,000	N18,500	N37,000	N55,500	N74,000	N92,500
38	N1,900,000	N19,000	N38,000	N57,000	N76,000	N95,000
39	N1,950,000	N19,500	N39,000	N58,500	N78,000	N97,500
40	N2,000,000	N20,000	N40,000	N60,000	N80,000	N100,000

APPLICANT's Health Declaration (Please tick as appropriate: Y = YES, N = NIL)

Do you Smoke	Y	N	Do you have heart disease	Y	N	Do you Suffer Cancer	Y	N	Do you suffer Stomac Disease	Y	N
Do you Snuff Tabaco	Y	N	Do you have HBP	Y	N	Do you Suffer Arthritis	Y	N	Do you have Eye issues	Y	N
Do you Drink more than 6pints per wk	Y	N	Do you have hernia	Y	N	Do you Suffer Romatism	Y	N	Do you suffer HIV/AIDS/ Hyperarthritis /or any other STD	Y	N
Any disease/ disability	Y	N	Provide details of any Yes								
Signature / Date											

Guarantor's Declaration

This loan application has been made by myself.....
for all the stated purposes and terms of condition and as the named applicant, I hereby provide two guarantors who have voluntarily provided and attested to be bound by the terms of this loan application once approved fully or partly and granted to me by MaryPius Credit Limited.

Guarantor 1

Guarantor's Details Required	Guarantor's Response
Name	
Date of Birth/ Current Age	
Residential Address	
Permanent Address (if different from residential Address)	
Job/Occupation/Business	
Address of Job/Occupation/Business	

I....., whose details are provided above, hereby voluntarily accepts to guarantee and be bonded conscientiously to fulfil the terms of this Loan Application and the loan agreement between the named loan applicant and MaryPius Credit Limited and I shall by myself or heirs in title repay the principal loan sum and the interests and other costs that may occur in the event of the applicant failing to repay the loan and/or the interest either by his/her defaults, loan recovery proceedings, or financial constraints, ill-health, other natural occurrences or death.

Passport Photo of Guarantor 1



.....
Signature of Guarantor 1
Date:

Guarantor 2

Guarantor's Details Required	Guarantor's Response
Name	
Date of Birth/ Current Age	
Residential Address	
Permanent Address (if different from residential Address)	
Job/Occupation/Business	
Address of Job/Occupation/Business	

I....., whose details are provided above, hereby voluntarily accepts to guarantee and be bonded conscientiously to fulfil the terms of this Loan Application and the loan agreement between the named loan applicant and MaryPius Credit Limited and I shall by myself or heirs in title repay the principal loan sum and the interests and other costs that may occur in the event of the applicant failing to repay the loan and/or the interest either by his/her defaults, loan recovery proceedings, or financial constraints, ill-health, other natural occurrences or death.

Passport Photo of Guarantor 2



.....
Signature of Guarantor 2
Date:

APPLICANT's ATTESTATION

I, Mr/Mrs.....have voluntarily completed and provided all the information in this loan application to MaryPius Credit Limited hereby strongly attest that all a truthful and factual.

I am therefore formally applying for a loan ofto MaryPius Credit Limited for the duration ofmonths.

I hereby volunteer to a monthly repayment plan of the loan and its interest on theday of each calendar month until the end date of the loan as may be approved by MaryPius Credit Limited.

The summary table of the loan application is as follows:

Loan Application Summary Table

Date of Loan Application	Amount of Loan Applied	Duration of Loan Applied	Office Use			
			 % Interest rate	Date Loan Commenced	Loan due date	Comment (if any)

.....
Loan Applicant's signature

This Application have been made today-----day of-----20-----

COLLATERAL DECLARATION

In demonstration of my full mental and physical capacity and financial capability to repay the loan that I
the applicant of the loan ofto MaryPius Credit Limited for the purposes stated in this application hereby declare the assets shown in the APPLICANT'S COLLATERAL ASSET DECLARATION TABLE as the underpinning assets for the offer of the aforesaid loan to me by MaryPius Credit Limited.

MaryPius Credit Limited shall carry out a collateral assessment of the said assets and shall determine their viability for the award of the loan I have applied for.

Provided that MaryPius Credit Limited shall grant me reasonable time of up to 30 days to pay-off any unpaid principal loan, interest, penalties and costs I owe, I hereby voluntarily relinquish my right of possession and ownership of the assets hereby declared and grant all the rights thereof to MaryPius Credit Limited who shall in the event of my failure to repay the loan - interest, penalties or other costs - either due to my financial constraints, ill-health or death - sell, transfer, dispose of the asset to recover all outstanding principal loan, interest, penalties, costs or as may be necessary.

APPLICANT'S COLLATERAL ASSET DECLARATION TABLE

Type of Asset	Address of Asset	Description of Asset (eg black Yamaha motorcycle Chassis No xx2347	Size & Value of Asset	Source of Asset	Type of Asset Proof Pls attach the proof
Empty Land					
Completed Building					
Uncompleted Building					
Motorcycle					
Vehicle					
Non-perishable goods					
Farm Animals					
Poultry Farm					
Gen 35/Pay slip					

Note: Proof of assets includes: registered Power of Attorney, registered Deed of Customary Ownership, Certificate of Occupancy, Purchase Receipts, current Proof of Ownership, Photograph of owner-in-possession, and others

.....
Loan Applicant's signature

This collateral Asset declaration has been made today -----day of-----20-----

FOR OFFICE USE ONLY

Observations and Recommendations

Loan Approved (with comment)

Not Approved (with comment)

Other Comment (if any)