



LOAN APPLICATION MODULE TERMS AND CONDITIONS



1. ACCEPTANCE OF TERMS

- a. By accessing and using the loan application module within the Hazina SACCOS Limited System Member Portal, you agree to comply with and be bound by these terms and conditions. If you do not agree with any part of these terms, please do not use the loan application module.

2. ELIGIBILITY

- a. You must be a registered member of Hazina SACCOS Limited system (**CRDB Microfinance Solution**) to apply for a loan through the loan application module.
- b. You are responsible for providing accurate and complete information during the application process.

3. LOAN APPLICATION PROCESS

- a. Submitting an application does not guarantee loan approval. Approval is subject to Hazina SACCOS Limited's lending criteria.
- b. Hazina SACCOS Limited reserves the right to request additional documentation to verify your eligibility for a loan.
- c. The loan application module may require you to provide personal and financial information. Your data will be treated in accordance with our privacy policy.

4. LOAN APPROVAL AND DISBURSEMENT

- a. Approval decisions are made based on Hazina SACCOS Limited's assessment of your financial situation and creditworthiness.
- b. Hazina SACCOS Limited reserves the right to deny loan applications with providing a reason.
- c. Approved loans will be disbursed according to the terms outlined in the loan agreement.

5. REPAYMENT

- a. Loan repayment terms, including interest rates and installment schedules, will be specified during the loan application process
- b. Failure to repay the loan on time may result in additional fees and interest charges.

6. USER RESPONSIBILITIES

- a. You are responsible for maintaining the confidentiality of your login credentials and ensuring the security of your account.
- b. Any unauthorized use of your account is your responsibility.
- c. Notify Hazina SACCOS Limited immediately of any unauthorized access.

7. CHANGES TO TERMS

- a. Hazina SACCOS Limited reserves the right to modify or update these terms and conditions at any time.
- b. Notice of changes will be provided through members portal.

8. TERMINATION

- a. Hazina SACCOS Limited reserves the right to terminate or suspend your membership at any time, with notice, for violation of these terms.
- b. Hazina SACCOS Limited reserves the right to terminate your access to the loan application module at its discretion.

9. GOVERNING LAW

By using the Hazina SACCOS Limited Members Loan Application Module, you acknowledge that you have read, understood, and agree to these terms and conditions.