



FEMZON GENERAL DEALERS

Plot # 45, UTH Compound, Lusaka Zambia

Mobile: +260 968 946 305

TERMS AND CONDITIONS-PART TWO (client to have a copy)

Consent and authority by the client/applicant

By appending my signature in this form of higher purchase/ money lenders contract,

I..... (names of applicant) declare and agree that:

1. As a client/applicant, I authorize members of staff for Femzon General Dealers to make enquiries from any institution about any information I have provided in this application form before, during validity and or after expiration of this contract. I further authorize Femzon General Dealers to obtain or share any information about me with any institution.
2. Monthly repayments(deductions) are to be made through my employer’s payroll system and charges or payments that are associated with my employer’s payroll repayment system shall be included in these monthly repayments.
3. Should it not be possible for Femzon General Dealers to effect deductions through my employer’s payroll system within the next thirty (30) days, I shall be paying by depositing in the bank account for Femzon General Dealers.
4. I have not applied for any loan or service from any other (higher purchase or money lending) institution which is not appearing on my latest payslip and that I will not apply for another loan or service from any institution before Femzon General Dealers appears on my payslip. I have no pending deduction that is yet to appear on my payslip.
5. I will inform Femzon General Dealers, immediately should any of the details I have provided in this application change.
6. I have the capacity to pay for the items, money borrowed and/or service received from Femzon General Dealers together with the accrued monthly interest. Therefore, I make an irrevocable undertaking to pay as indicated in this application.
7. I further make an irrevocable undertaking that, in an event that I am removed from my current employer’s payroll, I shall inform Femzon General Dealers immediately, and I shall pay for the items, money borrowed or service received from Femzon General Dealers together with the accrued interest by depositing the money in the bank account for Femzon General Dealers and I shall provide proof of payments at the end of the payment period.
8. By receiving funds, items or service from Femzon General Dealers, I indicate acceptance of all the terms and conditions binding this application (contract), including that:
 - i. I authorize Femzon General Dealers to check my credit report or any information about me from TransUnion-Zambia or any relevant institution before, during validity and after expiration of this contract.
 - ii. The deductions as indicated in this application shall be applied and paid within the period of time as indicated in part one of this application. However, Femzon General Dealers may make adjustments to suit my credit reference bureau report or my employer’s recommended deductions from my payslip.
 - iii. The date or month of first deduction (installment) through payroll system shall be determined by Femzon General Dealers.
 - iv. Should I fail to pay as agreed, Femzon General Dealers may take legal action against me including but not limited to listing me on crb platform
 - v. I authorize Femzon General Dealers to obtain or share my personal details with any relevant institution.
 - vi. Upon receiving funds, items or service from Femzon General Dealers, this application becomes a binding contract between Femzon General Dealers and myself, the applicant (client).

DECLARATION

I..... do hereby declare that all the information given by me in this application, whose copy I have retained, is true and complete and that I have read and understood all the terms and conditions governing this application (contract) and agree to be bound by them. I further declare that the explanations were understood and are as documented in this application form.

Applicant/Client (Borrower) sign.....

Date.....

OFFICIAL USE

Approved Not approved