

**DECLARATION**

1. I/We declare that the information given herein is true to the best of my/our knowledge and belief. I/We further authorize the lender to verify the information given herein and make reference from any persons/institution (s) named herein.
2. **CRB DECLARATION**  
By applying and being a guarantor for this loan, I am accepting to the fact that xpress capital solutions ltd will share my credit information with a licensed credit reference bureau and shall subsequently pull reports for the purpose of loan processing or any other that xpress capital board of management will find necessary.
3. A penalty of Kes 200 per day to be charged above interest payable on late payment.
4. In case of resignation or termination, borrower and the guarantor will inform Xpress Capitals Solutions Ltd immediately and the guarantor will step in and pay as per initial agreement.
5. All legal and collection charges including auctioneer/debt collectors fee will be paid by the borrower.
6. All amounts borrowed within the month will be paid on or before the 5<sup>th</sup> day of the next month and no grace period is allowed.
7. Payments will be done through Paybill or Postdated cheques. No cash is to be sent to personal accounts or phone numbers.

Signature of the Borrower..... Date.....

Signature of the guarantor ..... Date.....

Signature of the guarantor ..... Date.....

**Witnessed by: Name** ..... **Sign:** .....

**Date:** .....

**Witnessed By:**

**An Advocate & Commissioner for Oaths**

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