



NOTIFICATION BY WAY OF ELECTRONIC MAIL

The Borrower hereby acknowledges that where a notice or demand under this Letter of Offer, hereto is sent by electronic mail, it shall be sufficient proof that the notice or demand was sent to the Borrower, if sent to the Borrower’s electronic mail address:@gmail.com

SCHEDULE

- 1. Your acceptance of the Facility in accordance with the terms of this letter.
- 2. You shall provide the Bank with the following documents:
 - i. A Credit life policy with to cover the exposure, with the Bank’s duly noted as the assignee.
 - ii application form duly filled
 - iii. Copy of National ID or Passport
 - iv. Copy of PIN Certificate
- 3. Irrevocable Letter of Authority to debit the Borrower’s account for the monthly payment loan installments inclusive of interest.
- 4. Payment in cleared funds of all fees, expenses and other sums under paragraph 7 of this letter, to the extent due and payable.

WAIVER CERTIFICATION

I/ We _____ freely and voluntarily without coercion or undue influence hereby waive and/or forfeit my/our right to select an insurance company and/or insurance broker. That I / We confirm that I/We have read, understood and further independently been advised on the consequence of such waiver and agree that the Lender may appoint an Insurance underwriter and/or Insurance Broker in its own discretion.

Signature _____ Date _____

Signature _____ Date _____

Witness _____ Date _____

ADVOCATE

Yours faithfully,

I&M BANK LIMITED

RELATIONSHIP MANAGER

BRANCH MANAGER

Individual Borrowers

I the Borrower accept the Facility detailed herein on the terms contained in this Facility Letter together with the schedules annexed hereto. I acknowledge that I have read this Facility Letter and I am aware of and accept the obligations and liabilities herein and accept the terms and conditions set out in this Facility Letter.

Signature _____ Date _____

Witness _____ Date _____