



Attach
3 passport
Photographs
(Write name and
college/university
behind the photos)

This Loan Application Form attracts a Processing fee of K2,000

Increasing Access to Higher Education

HIGHER EDUCATION STUDENTS' LOANS AND GRANTS BOARD

STUDENTS' LOAN APPLICATION FORM

2019/2020

**TO BE COMPLETED BY ALL STUDENTS WHO HAVE NEVER BENEFITED FROM THE
STUDENT'S LOANS**

(Complete all sections in Capital /Block Letters)

CAUTION: Any person or student who when filling a Loan Application Form, or during cross examination knowingly makes a false statement whether in writing or orally relating to any matter affecting the request for a Loan shall be guilty of an offence punishable by law.

A. PERSONAL DETAILS OF THE APPLICANT			
Surname:	First Name:	Other Names:	SEX: F M
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>
Date of Birth: DD ____ MM ____ YY ____ (attach birth certificate where possible)			
National ID Number (Please attach copy, this is a MUST): <input type="text"/>			
Post Office Box No:		Telephone(s)	
Email Address		District of Origin	
Township /Constituency of origin			
Village		Ward	
Do you have any disability/Special earning Needs? Yes <input type="checkbox"/> No <input type="checkbox"/> (if yes, please specify)			
Marital Status(tick) Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Attach applicable documents			
B. DETAILS OF INSTITUTION TO WHICH YOU ARE ADMITTED (attach copy of admission letter)			
Institution Name			
Faculty			

Year of Admission				
Registration Number				
Academic Year Loan Applied for 1 st Year <input type="checkbox"/> 2 nd Yr <input type="checkbox"/> 3 rd Yr <input type="checkbox"/> 4 th Yr <input type="checkbox"/> 5 th Yr <input type="checkbox"/>				
Program Admitted for				
Program Duration				
C. (i) APPLICANT'S EDUCATION BACKGROUND INFORMATION				
Level of Education	Institution/Schools Attended	Year of Completion	Fees Paid Per Year	Fees Paid by
Universities Attended				
(1)				
(2)				
Tertiary				
(1)				
A' Level Schools Attended				
(1)				
(2)				
Secondary Schools/"O" Levels Attended				
(1)				
(2)				
(3)				
Primary Schools Attended				
(1)				
(2)				
(3)				
(ii) CURRENT SPONSOR				
Who is paying your fees				
(iii) PREVIOUS SPONSOR				
Who paid your fees during				
a) Tertiary.....				
.....				
b) A Level				
.....				
c) Secondary				
.....				
d) Primary				
.....				
If guardian/well wishers, what relationship do you have with this person				
.....				
If organisation, please provide name and contact details:.....				

Provide historical background of how your education has been funded.....

D. APPLICANT'S RESIDENTIAL CONTACT DETAILS (CURRENT ADDRESS)

District	Emergency Contact Person
T/A	Contact Telephone
Ward	Name of Next of Kin
Village/Township/Constituency	Relationship with Next of Kin
Street	Occupation of Next of Kin
Plot No.(Where applicable)	Location of Next of Kin

E. LOAN AMOUNT REQUIRED FOR THE ACADEMIC YEAR

a) Tuition for one academic year	MWK
b) Stationery required for one academic year	MWK
c) Upkeep required for one academic year	MWK
TOTAL LOAN AMOUNT (Addition of either a, b & c)	MWK
Total Loan Amount in words:	

F. BANK DETAILS *(Please provide your own personal account details)*

Account Name	
Name of Bank	
Branch	
Account Number	

G. DETAILS OF PARENTS

(Where employed please attach parents latest payslip and if self-employed attach proof of income e.g. financial statement/ bank statement and if deceased provide death certificate)

i. FATHER

Surname	First Name
Other Names	Profession
Date of Birth	Highest Level of Education
P.O. Box Number	Telephone(s)
Email Address	Employer/ Nature of business
Current Residential Address	Monthly Income: MWK

Town	Other Sources of Income: MWK
Ward	Disability if any
Village of Origin	Deceased/Living
District of Origin	
ii. MOTHER	
Surname	First Name
Maiden Name	Profession
Date of Birth	Highest Level of Education
P.O. Box Number	Telephone(s)
Email Address	Employer/ Nature of business
Current Residential Address	Monthly Income: MWK
Town	Other Sources of Income: MWK
Ward	Disability if any
Village of Origin	Deceased/Living
District of Origin	

H. (i) DETAILS OF SIBLINGS				
Where a sibling is on any sponsorship, please provide details and if the space provided is not adequate, please attach additional information on a separate sheet of paper.				
Name	Institution/School/ Current-last	Level of Study/Class	Annual fees	Sponsor
(ii) DETAILS OF FAMILY DEPENDANTS				
Name	Institution/School/ Current-last	Level of Study/Class	Annual fees	

I. FAMILY SOCIAL ECONOMIC INDICATORS (Tick appropriately)

1. Total number of children from biological/adopting/foster father.....
2. Total number of children from biological/adopting/foster mother.....
3. Are your parents staying together? Yes..... No.....
4. If no, with whom do you stay? a. Father..... b. Mother c. Others
5. Type of Family residence.
 - a. Rented.....
 - b. Owned.....
 - c. Employer's.....
 - d. Other (please Specify).....
6. Type of House a. Permanent b. Semi Permanent.....
7. Number of rooms in the family house.....
8. Average Household monthly expenditure.....

Please provide estimated monthly expenses incurred by your family, **where applicable on the following:**

- i. Rent.....
- ii. Food.....
- iii. Clothing.....
- iv. Utilities.....
 - a. Water.....
 - b. Electricity.....
 - c. Gas.....
 - d. Charcoal.....
 - e. Paraffin.....
 - f. Firewood.....
 - g. Airtime.....
 - h. Pay TV.....
 - i. Transport.....
9. Where does your family seek medical care?
 - i. Private Missionary Hospital (specify).....
 - ii. Public Hospital (specify)
 - iii. Private Commercial Hospital/Clinic. (specify).....
 - iv. Insurance Cover (specify).....
 - v. Others (specify).....
10. What means of transport does your family use?
 - a. Private means (specify).....
 - b. Public means (specify).....
 - c. Employer's Motor Vehicle (specify).....
 - d. Bicycle (specify).....
 - e. Other (specify).....
11. Please give reasons why you must borrow from HESLGB to finance your University / Tertiary Education

.....
.....
.....
.....
12. Provide a historical background of how your education has been funded

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.....
.....
.....
13. We encourage early loan repayments. Within your family, do you have any family member who can support you by paying back small instalments of your loan while you are still at university?

Yes..... No.....

If yes, please give us details on who will be responsible for remitting these instalments

Names.....

Profession.....

Occupation/Source of Income.....

Telephone Contacts.....

NB: If yes, this option will be formalised if and only if your application is approved

J. TERMS AND CONDITIONS

1. A loan beneficiary shall, within two years upon successful or unsuccessful completion of the course for which the loan was granted, or upon earlier termination of such course for any reason or cause whatsoever, start the repayment of his student loan to the board.
2. The loans shall be applied for each and every year.
3. The loan shall be repaid with a value maintaining fee (interest) of 25% of the prevailing base lending rate in year of loan maturity.
4. The Board shall have the sole discretion of changing and varying the interest rate as circumstances shall demand.
3. The Board retains the right to evaluate all loan applications and determine the number of beneficiaries. (This application is not a guarantee that the loan shall be approved)
4. In the event that the Loan Applicant discontinues studies for whatever reason before full disbursement is made, the Board shall not disburse the remaining allocation and shall recall the loan so far advanced in full together with the interest thereon.
5. The loan shall be repaid in equal monthly instalment as per schedule determined by the Board.
6. If a Loan Applicant defaults in repayment when the loan is due, the whole amount shall become due and payable and the Loan Applicant shall be bound to pay all other charges

Please note that ONLY fully completed loan application forms shall be processed 6 of 10

that may arise as a result of the default including but not limited to legal fees and penalties.

7. The signature of the applicant shall certify the reading, understanding and being in agreement with the terms and conditions herein.

8. There shall be a K2000 loan application processing fee which should be deposited to **Higher Education Loans and Grants, Account Number 1001932884, National Bank of Malawi, Capital City Branch** OR **Higher Education Students Loans, Account Number 1380000087174, FDH Bank Limited, Capital City Branch** and that the application form shall be submitted together with a deposit slip of the same. **(DO NOT enclose Cash).**

9. No loan shall be disbursed unless the loan application form is approved and upon the Loan Applicant completing the bonding form and the letter of undertaking which shall be required to be submitted to the Secretariat.

K. RECOMMENDATIONS (For newly admitted students Please ensure that either of the Authorities below complete the form accordingly)

OFFICIAL (please insert Name, Phone Number & Signature)	RECOMMENDATION (on the eligibility of the applicant)	OFFICIAL STAMP
Head Teacher of previous School/ Institution attended		
Religious Leaders (Reverend, Priest, Pastor, Sheikh e.t.c)		

L. Applicants check list (Cross Check whether all required information is attached. Tick Appropriate, this is a MUST)

- i. 3 passport size.....
- ii. Deposit slip of the Processing Fee.....
- iii. Copy of applicant's National ID.....
- iv. Copy of applicant's Student ID.....
- v. Copy of institution's admission letter.....
- vi. Copy of fees structure.....
- vii. Copy of Parent's/Guardian's ID.....
- viii. Copy or copies of death certificate(s)(where available) if orphaned.....
- ix. Copy of the MSCE/ "O" Level result slip.....
- x. Applicant to sign each and every page of this document.....
- xi. Copies of father's/Mother's/Guardian's pay slips (where applicable).....
- xii. Copy of marriage certificate (where applicable).....
- xiii. Sketch map to applicants home of origin.....

M. DECLARATIONS BY APPLICANT

I am aware that the Board, at my cost, will protect its funds, i.e. the Students' Loan against

Please note that ONLY fully completed loan application forms shall be processed 7 of 10

any such risk for such amounts which the Board has approved and disbursed to me. In the event that any Student's Loan is granted and accepted by me, I agree to be bound by the rules, terms and conditions of the Board, and I undertake to sign all such documents as may be required to secure a Loan from the Board. I acknowledge liability for all costs that shall be incurred by the Board to recover its funds from me. The costs may include Administration fees, documents verification and Legal expenses that the Board may incur while pursuing the loan recovery. I further acknowledge that the commitments I have made in this application shall continue to bind me from now onwards until the entire loan is fully paid and I accept full responsibility and shall fully indemnify the Board.

I undertake to notify the Board or its successors or assignees in title of any change which materially changes any representation first above mentioned.

I, the Applicant, hereby consent to you, the Board:

Receiving, compiling and retaining any confidential credit information about me for purposes of (i) assisting you perform your statutory assessment of my creditworthiness (ii) deciding whether to grant loan to me and (iii) monitoring my credit profile, should you grant me loan;

I acknowledge that under Section 27 of the Higher Education Students Loans and Grants Act, I am required to start repaying the loan within two years upon successful completion of the course for which the loan is granted or upon earlier termination of such course for any reason or cause whatsoever.

I further hereby consent to the Credit Reference Bureau:

Please note that this information will be shared with the Credit Reference Bureau or any office that might need it.

My signature hereto signifies my consent as aforesaid and my agreement to hold you and any credit bureau and other credit provider to whom you may provide my consumer credit information in terms of my aforesaid consent harmless against any and all liability, loss, claim, demand, cost, fees and expenses arising out of or from or in connection with my aforesaid consent.

I hereby declare that the above information is true, and that I am aware that making false statements on this form is an offence punishable by law. I further declare that I clearly understand that this is a Loan which shall be repaid.

Name:

Signature:

Date:

Telephone Contact:

Email:

N. Parent/ Guardian/ Guarantor

I declare that I have read this form or this form has been read to me and I hereby confirm that the information given herein is true to the best of my knowledge.

Name:

Telephone Contact

Mobile

Residential Physical Address:

Employer (if applicable):

Employer's Physical Address:

Please note that ONLY fully completed loan application forms shall be processed 8 of 10

Relationship with Applicant:
Signature:
Date:

O. DEAN OF STUDENTS (Only for continuing students)

I confirm that the applicant is indeed a needy and deserving student for the loans and I hereby state that the information given here is true to the best of my knowledge.

Name:
Telephone Contact
Mobile
Residential Physical Address:
Employer (if applicable):
Employer's Physical Address:
Relationship with Applicant:
Signature:
Date:

P. FOR OFFICIAL USE ONLY

HESLGB RECOMMENDATION

Amount MWK. Tuition.....
 Upkeep.....
 Stationery.....
 TOTAL.....

I have verified the authenticity of the student's admission letters.

Comments.....
.....
.....

Name.....

Position

Signature

Date.....

Official Stamp.....

Approval Stamp.....

Q. APPLICATION FEE

All applicants are strictly required to DEPOSIT a non-refundable application fee of MK2000.00 STRICTLY CASH Deposit.

Bank Name	National Bank of Malawi
Account Name	Higher Educations Students Loans
Account Number	1001932884
Branch	City Center

OR

Bank Name	FDH Bank Limited
Account Name	Higher Educations Students Loans
Account Number	1380000087174
Branch	City Center

Note: A copy of the deposit slip bearing the name of the applicant and college/university should be attached to the application form. Bank deposits will be verified.

R. SUBMISSION OF AN APPLICATION FORM

A duly completed application form together with a bank deposit slip showing the name of the applicant and any other relevant attachments should be submitted to:

- 1). College/university administrators for continuing students
- 2). The following address for newly selected students

The Executive Director
The Higher Education Students' Loans and Grants Board
Private Bag B417
Lilongwe.

Physical Address: Higher Education Students Loans and Grants Board, Area 10, Off Mphonongo Street, Plot Number A/517 Opposite Kulemeka Gardens.

THE CLOSING DATE FOR RECEIVING APPLICATIONS IS MONDAY, 30TH APRIL 2019.