

PLEASE READ ATTACHED NOTES BEFORE FILLING THE FORM

Ministry of Education, Science and Technology
Public Universities Student Loan Fund
HB House
Private Bag 314
LILONGWE 3
MALAWI
Tel: 01 754 631
Fax: 01754 633



USE HAND PRINTED ONLY
WITHIN BOXES

GOOD

BAD

Affix one recent colour
passport size photo and write
your Student Identity No. on
the reverse

NOTE: DO NOT LET ANY LETTER/DIGIT CROSS THE BOX

PUBLIC UNIVERSITIES STUDENTS LOAN APPLICATION FORM

CAUTION

Any student who knowingly makes a false statement whether orally or in writing relating to any matter affecting the application for a Loan shall be guilty of an offence.

Please note that the following categories of students do not qualify to apply for the loan:

(i) studying in private universities; (ii) Parallel or upgrading students studying at any university

COMPLETE ALL SECTIONS IN CAPITAL/BLOCK LETTERS USING BLACK INK

A. Personal Details - Applicant (Mandatory Fields)**

Surname ** First Name** Middle Name(s)**

Student ID/No. (Attach Copy)** Date of Birth (DD/MM/YYYY) ** Gender **
Male Female

E-mail

Contact No. Fax No. Postal Address**

Nationality** Village** Traditional Authority**
Home District**

Applicant's Marital Status (tick)
Single Single Parent Married Divorced

Spouse's Full Details(if Married)

Surname	First Name	Occupation

Applicant's Current Place of Residence **

Physical Address nearest Public institution e.g. School/Police/Heath Centre Village**

Traditional Authority (TA)** Constituency Name**

District Name** Current place of residence Plot No, Area, Town ** (Either)

Applicants Personal Bank Details

Account Number** Account Name**
* Must be same as Applicant's Name

University Details

Name of University or College Program of Study

College Name **
Student Registration Number ** Year of admission ** e.g. 2010...
Year of study **

Loan per Annum **

Siblings in University applying for this loan this academic year **

How much are you applying for?
MK Tuition Stationery
1 2

How much can your family raise towards your fees?
MK Tuition Stationery None
3 3

	Year	Tuition	Stationery	Total
Previous Loan				

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B. Education Background Attach certified copies of your certificates (if not available only provide details)

Level	Institution Name	Certificate Obtained	Year (From)	Year (To)
Primary				
Secondary				
A-Level				
Tertiary				
University				

Declaration **

Applicant

I declare that the information given herein is true to the best of my knowledge.

I also understand that this is a loan that must be repaid.

Name.....

Signature..... Date.....

C. Details of Parents/GuardianAre you an orphan? ☐ Y ☐ N ☐**Father****Note: for salary/pension income, attach copy of latest pay slip**

Surname**

First Name**

Middle Name(s)**

ID/No (attach copy)** Year of birth DD/MM/YYYY** Highest level of education (tick)**

None ☐Primary ☐Secondary ☐Tertiary ☐University ☐**Income ****

Gross Salary (Monthly)

Employed

Y ☐N ☐

Business (Annual)

Farming (Annual)

Occupation/Profession**

Employer Telephone No

Pension (Monthly)

Name of Employer/Business of former employer if no longer employed (attach evidence if no longer working)

Pension (Monthly)

Mother**Note: for salary/pension income, attach copy of latest pay slip**

Surname**

First Name**

Middle Name(s)**

ID/No (attach copy)** Year of birth DD/MM/YYYY** Highest level of education (tick)**

None ☐Primary ☐Secondary ☐Tertiary ☐University ☐**Income ****

Gross Salary (Monthly)

Employed

Y ☐N ☐

Business (Annual)

Farming (Annual)

Occupation/Profession**

Employer Telephone No

Pension (Monthly)

Name of Employer/Business of former employer if no longer employed

Pension (Monthly)

Parent's Marital Status**Are you from a single parent?..... ☐ Single ☐ Married ☐ Divorced ☐ Widowed

Father

Mother

Details of Guardian/Sponsor/Public Trustee responsible for your fees

Name(s) **

Contact No. **

Box No. **

Town **

District **

**** Note: Attach letter from Trustee or Sponsor**

If both parents are deceased who has been paying for your fees?

Guardian ☐ Sponsor ☐ Public Trustee/Executor ☐**Estimated family Annual Expenses (MK)**No. of members in the family

Medical (optional).....

Food

Rent.....

Clothing

Travel/Fuel.....

Mortgage/Loan repayment (optional).....

Other (taxes etc).....

D. Gross education expenses (Siblings in secondary, tertiary or University who are not beneficiaries of this Loan)

Name

Institution

Level of Study

Annual Fees

1.	<input type="text"/>
2.	<input type="text"/>
3.	<input type="text"/>
4.	<input type="text"/>
5.	<input type="text"/>

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Declaration **

I declare that I have read this application/this application has been read to me and I hereby confirm that the information given therein is true to the best of my knowledge

Name.....

Signature.....

Date.....

E.

GUARANTORS (PARENT / GUARDIAN)

Guarantor 1

Surname**	First Name**	Middle Name(s)**
<input type="text"/>	<input type="text"/>	<input type="text"/>
ID No. (Attach copy)	e-mail	Tel. No
<input type="text"/>	<input type="text"/>	<input type="text"/>
P. O. Box**	Town**	District**
<input type="text"/>	<input type="text"/>	<input type="text"/>
Village**	TA**	Current place of residence, Plot No, Area**
<input type="text"/>	<input type="text"/>	<input type="text"/>

I, _____ herein also referred to as "the guarantor" hereby acknowledge that I am bound to the Malawi Government in the sum of an amount equivalent to what the government shall grant to _____ as loan under the agreement together with interest accrued thereon after exceeding the expected repayment period, which amount I shall, on demand, repay to the MalaWI Government in the event that the borrower fails to honour his/her obligation of repaying the same to the when it falls due. The Malawi Government will notify me of the amount granted to the borrower after the award is made. This guarantee shall remain valid and in full force until full repayment of the loan.

Guarantor 1 Signature and Date

Advocate/Magistrate/Chief/Village Headmen Signature, Date and Official Rubber Stamp

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Guarantor 2

Surname**	First Name**	Middle Name(s)**
<input type="text"/>	<input type="text"/>	<input type="text"/>
ID No.** (Attach copy)	e-mail	Tel. No
<input type="text"/>	<input type="text"/>	<input type="text"/>
P. O. Box**	Town**	District**
<input type="text"/>	<input type="text"/>	<input type="text"/>
Village**	TA**	Current place of residence, Plot No, Area**
<input type="text"/>	<input type="text"/>	<input type="text"/>

I, _____ herein also referred to as "the guarantor" hereby acknowledge that I am bound to the Malawi Government in the sum of an amount equivalent to what the government shall grant to _____ as loan under the agreement together with interest accrued thereon after exceeding the expected repayment period, which amount I shall, on demand, repay to government in the event that the borrower fails to honour his/her obligation of repaying the same to government when it falls due. Government will notify me of the amount granted to the borrower after the award is made. This guarantee shall remain valid and in full force until full repayment of the loan.

Guarantor 2 Signature and Date**

Advocate/Magistrate/Chief/Village Headmen Signature, Date and Official Rubber Stamp

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2 Priest/Clergy/Pastor/ Sheikh/T.A/Village Headman/Commissioner of Oaths/ Magistrate

I confirm that the applicant appeared before me and that I interviewed him/her and hereby state that the information given herein is true to the best of my knowledge.

Signature.....

Date.....

Name/Address/Telephone**

Official rubber stamp**

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G. Agreement (To be signed by loan applicant)

I understand that this is a loan which MUST be repaid and do hereby bind myself to repay to the order of the Malawi government all sums disbursed to me (hereinafter called "the loan") together with the interest thereon and any other charges that may become due and payable under terms and conditions set hereinafter. I understand that acceptance of any disbursement issued to me at any time will signify obligation to repay the loan and I shall abide by all the obligations as bestowed upon me by the government.

Terms and conditions

1. This application will only be granted after it has gone through the entire process and the lender reserves the right to approve, reject or differ any application.
2. No loan shall be granted unless all the details in the application forms have been supplied, paying attention to mandatory and optional fields.
3. All beneficiaries are required to have a bank account.
4. Where it is discovered that the loan was granted due to false information furnished by the borrower, government shall withhold release of the amount yet to be disbursed if any, besides subjecting the borrower for prosecution and recovery of the amount disbursed becomes due immediately. Government will consider it as criminal to provide any false information which cannot be verified.
7. A student will be eligible for student loans only during the number of years his/her programme of study will run.
8. In the event that the borrower discontinues studies for whichever reason before full disbursement is made, government shall not disburse the remaining allocation and shall recall the loan so far advanced in full together with the interest thereon.(where applicable)
9. In the event that the borrower receives additional financial assistance from any other source and the need to refund by the university arises, such a refund shall be made to the government and the same shall be utilized towards reducing or offsetting the loan.
10. The loan shall be due for repayment one year after completion of the program studied and full payment shall be expected within four years after due date or within such a period as government may decide to recall the loan whichever is earlier.
11. Interest shall be charged on any loan that shall exceed the expected repayment period as stipulated in (10) above.
12. The loan shall be repaid in equal monthly installments or by any other convenient mode of repayment as shall be directed by government and subject to the provisions of the Loan Scheme.
13. If a borrower defaults in repayment when the loan is due, the whole amount shall become due and payable and the borrower shall be bound to pay all other charges that may arise as a result of the default including but not limited to the Advocates fees and penalties.
14. Government may engage agents e.g Debt collectors, employers, professional bodies etc who may be assigned to recover the loan on its behalf
15. The applicant hereby agrees that government may share information as contained in the application form with credit reference bureaus or any other parties as may be deemed necessary.
16. The signature of the borrower shall certify the reading, understanding and being in agreement with the terms and conditions herein including the certifications.
17. No loan shall be disbursed unless this agreement form is signed.

Applicant's Signature ** _____ Date ** _____ Authorized Signature _____ Date ** _____

H. Applicants checklist

- 1 Have you attached the following:
 - a. Copies of IDs for parent(s) if applicable
 - b. Copies of IDs for Guarantors
 - c. Copy of your Student Identity Card
 - d. Copy of your MSCE Certificate /result slip
 - e. Copy of retirement letter of parent(s) if applicable
 - f. Evidence of loss of employment of parent(s) if applicable
 - g. Copy of admission letter
 - h. Copy of self/parents latest pay slips
- 2 Have you confirmed the following:
 - a. Your two guarantors and the commissioner for oath/magistrate's signature and stamp
 - b. Your priest/clergy/pastor/sheikh and his/her official stamp
 - c. Self, parent and guardian signature
 - d. The village headman signature & stamp
- 3 Have signed the loan agreement form on Page 3.
- 4 Have captured your account number, branch name and code correctly
- 5 Have written legibly and within boxes
- 6 Attached a sworn affidavit if from single parent
- 7 Ensure that you have attached letter from school and sponsor if you had a sponsor or fees paid by other person/party other than parents