



Matr. No. (Do not write in this box)

HIGHER EDUCATION LOANS BOARD

UNDERGRADUATE LOAN APPLICATION FORM FOR SECOND & SUBSEQUENT TIME APPLICATION

Serial No. 4480951

CAUTION

Any person or student who when filling a loan scholarship application form, knowingly makes a false statement whether orally or in writing relating to any matter affecting the request for a loan scholarship shall be guilty of an offence and shall be liable to a fine of not less than Kenya Shillings Thirty thousand (KSh. 30,000) or to imprisonment for a term of not less than three years (Section 13 (3) of the Higher Education Loans Board Act (CAP 213A).

Personal Details -Applicant (**Mandatory Fields)

Name: TERESIAH WAMATHA MWANGI
ID No - Reg No.: 28150455 - SHDI/00523/2012
University: TECHNICAL UNIVERSITY OF KENYA
Email Address: TERZABENJA2@GMAIL.COM
Telephone No.: 0715051287
Amount Applying For: 55000.00

Part A. Dean of Students Certification (Name , Signature & Stamp)

I certify this is a bonafide student of this University.

Name: _____ Signature: _____ Date: 02-Apr-2015

Part B: Agreement

Certify as follows:

I understand that this is a loan which MUST be repaid and do hereby bind myself to repay to the order of the Board, 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 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 hereinafter upon me by the Higher Education Loans Board Act (CAP 213A). The Higher Education Loans Board, hereinafter called the Board shall refer to the current Board and its successors and assigns.

Terms and conditions

1. The rate of interest applicable shall be 4% per annum. The Board shall have the sole discretion of varying the interest rate at circumstances shall demand.
2. The Board shall charge administrative fees of KShs.500 per annum on all non-sustained accounts. All mature loan accounts shall be subject to administrative fee which shall be determined by the Board from time to time.
3. In the event that the loaner 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 as advanced in full together with the interest thereon.
4. The Board shall electronically, through the website, send to each loaner annual statement indicating the amount disbursed per each academic year or the outstanding balance as the case may be. The sums of the amount indicated in the statements shall form the principal loan to be recovered from the loaner. The contents of the statements shall be deemed to be correct unless a written complaint to the contrary is received by the Board within three (3) months from the date of the statement whereupon the Board shall either pronounce the complaint as unfounded or the case may be. A claimant may be furnished at any time on request but at the loaner's expense.
5. Where it is discovered that a loan was granted due to false information furnished by the loaner, the Board shall withhold release of the amount yet to be disbursed if any, besides subjecting the loaner to prosecution.
6. The Board shall engage agents (bankers) who shall be responsible for the disbursement of the loan and shall be advised by the Board from time to time.
7. The loan shall be due for repayment one year after completion of the course studied or within such a period as the Board may decide to recall the loan whichever is earlier.
8. The loaner shall keep the guarantor apprised of the principal loan awarded and in the event that there is a conflict, the amount as held by the Board will prevail.
9. If the loaner defaults in the repayment of the loan when the loan is due, the whole amount shall be due and payable and the loaner shall be bound to pay other charges that may arise as a result of the default including but not limited to the Adversus fee, penalties and other incidental costs.
10. If the loaner defaults and as a direct consequence by the Board, the guarantor shall be bound and required to repay the loan, interest thereon, penalties, costs and any other charges accruing due to the default.
11. The loan shall be repaid by monthly installements or by any other convenient mode of repayment as shall be directed by the Board subject to the provisions of the Higher Education Loans Board Act.
12. The Board shall charge a penalty of KShs.1,000 per month on any account that is in default.
13. Non demand for loan repayment, and the accruing charges shall not in any way signify waiver of any amount rightfully due under the terms and conditions of the loan. Accordingly, non demand shall not be cited as excuse for non-payment.
14. The applicant hereby consents that the Board shall share information pertaining to the loan account with credit reference bureaus or any other parties as deemed necessary.
15. The Board shall effect credit protection arrangements of the loan at the expense of the loaner.
16. In the event that the applicant receives additional financial assistance from any other source and the need for relief by the university arises, such relief shall be made to the Board and the same shall be applied towards reducing or offsetting the loan.
17. No loan shall be disbursed unless this agreement is signed.
18. The signature of the loaner shall certify the reading, understanding and being in agreement with the terms and conditions herein including certification.

Loan Applicant Signature

Authorized Signature (HELB)

[Signature]

Date: 02-Apr-2015

(FOR: BOARD SECRETARY/CEO)

Higher Education Loans Board Application Forms 201

Foundation Center



Higher Education Loans Board Application Forms 201:

College Admissions Data Sourcebook Northeast Edition Bound 2010-11 ,2010-09 *How to Get Money for College 2013* Peterson's,2012-09-11 *How to Get Money for College Financing Your Future Beyond Federal Aid 2013* is a great resource for anyone looking to supplement his or her federal financial aid package with aid from colleges and universities This comprehensive directory points the reader to complete and accurate information on need based and non need gift aid loans work study athletic awards and more This eBook offers profiles of more than 2 400 schools financial aid awards including types of aid percentages of students applying for and receiving aid and average aid packages comprehensive overview of the financial aid process common financial aid questions samples of financial aid award letters and how to file the FAFSA and CSS Financial Aid PROFILE *Current Index to Journals in Education* ,1979 Congressional Record United States. Congress,2000 **MBA Programs 2010** Peterson's,2010-06-15 Peterson s MBA Programs provides comprehensive profiles of up to date information on full time part time joint degree Executive MBA and online graduate programs at more than 1 000 institutions including degrees comparable or equivalent to an MBA A wealth of facts and figures on admission and degree requirements entrance difficulty postgraduate hiring rates financial aid and contact information for approximately 4 000 graduate level business programs are all available within Peterson s guide It contains informative articles such as how an MBA can advance a career how to choose the right program and pay for it the advantages of getting your advanced business degree abroad information on the latest hiring and salary trends and application tips including guidance on how to write a winning essay Profiles of institutions are listed alphabetically within state province or country with all the fast facts an applicant needs plus two page narrative descriptions which contain even more in depth information on schools **Ebony** ,1979-03 EBONY is the flagship magazine of Johnson Publishing Founded in 1945 by John H Johnson it still maintains the highest global circulation of any African American focused magazine **2012-2013 College Admissions Data Sourcebook Northeast Edition** , *Foundation Grants to Individuals* Phyllis Edelson,2009 **Parliamentary Debates** New Zealand. Parliament,1923 **Register of the University of California** University of California (1868-1952),1954 **The Official Guide to MBA Programs, Admissions & Careers** ,1994 *Federal Register* ,1979-04 **Getting In: The Zinch Guide to College Admissions & Financial Aid in the Digital Age** Michael Muska,Paulo de Oliveira,Anne Dwane,Steve Cohen,2011-12-15 From the college admissions experts where to go how to get in and how to pay for it Zinch com is the largest online social network connecting students with colleges and scholarship opportunities With 2 5 million student profiles and more than 800 universities from Yale to Stanford and American University to community colleges Zinch offers students an efficient relevant and effective way to find the right fit school how to get in and how to pay for it Getting In The Zinch Guide to College Admissions Financial Aid in the Digital Age is your college admissions how to guide written by experts with insider guidance to the entire college admission process Leveraging the power of Zinch com it covers every

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Decoding **Higher Education Loans Board Application Forms 201**: Revealing the Captivating Potential of Verbal Expression

In an era characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Higher Education Loans Board Application Forms 201**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring affect our lives. In this appraisal, we shall explore the book is central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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