

**UNITED NATIONS SACCO SOCIETY LIMITED**  
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**GUIDELINES FOR APPLYING FOR A SECURED ASSET LOAN**

1. Member to be provided with the list of approved valuers for choice of preferred valuer (member will agree/negotiate cost with valuer).
2. Member to request UN SACCO in writing to instruct the preferred valuer to perform valuation of the securing property. Valuation costs to be met by the member.
3. Un SACCO to request valuer to conduct valuation on the securing property in a prescribed standard manner, and submit valuation report in triplicate.
4. On receipt of valuation report, member to submit completely filled loan application form, and attach current payslip contract and ID/passport; the contract should have a minimum period of 6 months to expiry.
5. Member to provide current original CRB report from TransUnion (CRB Africa) & Creditinfo CRB.
6. In cases of loan takeover from other financial institutions, the member to provide certified loan account statements.
7. The member to complete CiC Domestic Package Insurance Form to ensure the securing property is insured at all times, during the lifetime of the loan.
8. The maximum loan amount is \*5 of deposits.
9. The maximum loan amount will be determined by percentage of open market value, depending on the property location.
10. The maximum loan eligibility will be a factor of salary income ability.

11. The loan to be pegged to the applicant's retirement age.

12. The loan application processing commences, on receipt of all requirements.