



Fix One Recent  
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your id-no  
on the back

Helb No. (Do not write in this box)

Serial No. 2110254816

## HIGHER EDUCATION LOANS BOARD

### UNDERGRADUATE FIRST TIME LOAN APPLICATION FORM DIRECT ENTRY- GOVERNMENT/SELF SPONSORED AND PRIVATE UNIVERSITIES

2021/2022

Print two forms. Submit one. Retain one.

#### CAUTION

Any person or student who when filling an application form, knowingly makes a false statement whether orally or in writing relating to any matter affecting the application 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 Loan Board Act (CAP 213A)).

#### APPLICANT'S PERSONAL DETAILS- APPLICANT

<b>First Name</b>	<b>Middle Name</b>	<b>Last Name</b>	
JOHN	GITHINJI	KARANJA	
<b>ID/No.(attach copy)</b>	<b>KRA PIN</b>	<b>Date of Birth</b>	<b>Gender</b>
40297098	A017436804S	03-08-2003	Male
<b>Email</b>	<b>Mobile No.</b>	<b>Address</b>	<b>Physically / Visually Challenged?</b>
githinji825@gmail.com	254758498005	220 - 20106 - molo	No
<b>County</b>	<b>Constituency</b>	<b>Ward</b>	
NAKURU	MOLO	MOLO	

#### APPLICANT'S CURRENT PLACE OF RESIDENCE

<b>Nearest Public Primary</b>	<b>Estate/Village</b>	<b>Sub-location</b>	<b>Location</b>
ST. MARY PRIMARY SCHOOL	KENYATTA	4807	1899
<b>County</b>	<b>Constituency</b>	<b>Ward</b>	
NAKURU	MOLO	MOLO	

#### Institution Details

(Attach copy of Admission Letter-Mandatory)

<b>Level of Study</b>	<b>Institution Name</b>	<b>Faculty/School</b>
DEGREE	MERU UNIVERSITY OF SCIENCE AND TECHNOLOGY	ICT
<b>Admission/Registration No.</b>	<b>Year of Admission</b>	<b>Current year of Study</b>
CT201/108632/21	2021	1
<b>Admission Category</b>	<b>Course</b>	
Public Govt Sponsored	BACHELOR OF SCIENCE (COMPUTER SCIENCE)	

#### Loan and Bursary (Per Annum)

<b>Amount applied for?</b>	<b>Amount your family can raise towards your fees?</b>
Kshs. 60,000.00	Kshs. 10,000.00

**Education Background (\*\*Attach evidence for post Primary schooling)**

Level	Institution Name	Exam Year	Index Number	Inst. Type	Country	Grade & Points
SECONDARY	NDURURI HIGH SCHOOL	2020	30556303147	PUBLIC BOARDING SCHOOL	Kenya	
PRIMARY	TURI SULGWITA PRIMARY SCHOOL	2016	27538110018	PUBLIC DAY SCHOOL	Kenya	

**Parent's Marital Details**
**Parent's Marital Status**

SINGLE MOTHER

**Are you an orphan?**

NO

**If Parent(s) deceased provide Death Certificate No. or Burial Permit No. and attach copy**

Father: NULL

Mother: NULL

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

NULL

**Guardian/Sponsor/Public Trustee**
**Name**

NULL

**Telephone**

NULL

**Box No.**
**Postal Code**
**Town**

NULL

NULL

NULL

**\*\*NOTE:** Attach letter from School or Sponsor

**Details of Parents**

(Note: For salary/pension income attach copy of payslip/payment voucher)

**MOTHER**

First Name	Middle Name	Other Name	ID No.	NHIF Deduction Rate.
ANN	WAMBUI	NGUGI	21812509	Kshs. 500.00
Year of Birth	Highest Level of Education	Mobile/Telephone	<b>Mother's Income</b>	
01/01/1978	PRIMARY	0726212532	Gross Monthly Income	Kshs. 0.00
			Business (Annual)	Kshs. 0.00
			Farming (Annual)	Kshs. 5,000.00
			Pension(Monthly)	Kshs. 0.00
			Income from 'Other'	Kshs. 0.00
			Support from GoK relief service	Kshs. 0.00
KRA PIN	Employed	Occupation/Profession		
NULL	NO	FARMER		
Employer Name	Employer Tel. no.	Staff no.		
NULL	NULL	NULL		

**Declarations****Applicant's Declaration**

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:.....

**Parent / Guardian**

I declare that I have read this form/ 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: .....

Signature: .....Date:.....

**Commissioner of Oaths/Magistrate**

The above applicant and his/her Parent/Guardian appeared before me and made the solemn declaration that the information given herein is correct.

Signature                      Date

.....                      .....

Name / Address / Telephone

Official Rubber Stamp



## GUARANTORS

### Guarantor 1

SURNAME	FIRST NAME	OTHER NAME		
I SIMON	NGUGI	WAMBUI	of ID No.	30871188
Tel No #	0702508898	Box No #	220	Post Code
Town	MOLO	Email		County
Constituency	MOLO	Ward	MOLO	
Location	1899	Sub-Location	4807	Year of Birth
Employer Name		Employer Tel. No.		Employer Email
Employee No		Employer Postal Address	NULL	Employer Postal Code
				NULL

(Also known as the guarantor) hereby acknowledge that am bound to the Higher Education Loans Board in the sum of amount equivalent to what the Board shall grant to (JOHN GITHINJI KARANJA) in this and Subsequent applications within the course duration as loan under the agreement together with interest thereon, which amount I shall repay to HELB in the event the loanee fails to honor his/her obligation of repaying the same to the Board as from the prescribed time. The loanee will notify me of the amount granted to him/her after the award is made. This bond is conditioned to be void only after full repayment by the loanee.

Guarantor 1 Signature and Date

Advocate/ Magistrate Signature, Date , Official Stamp

### Guarantor 2

SURNAME	FIRST NAME	OTHER NAME		
I MILKAH	WATHIRA	MWAURA	of ID No.	28646069
Tel No #	0717470730	Box No #	220	Post Code
Town	MOLO	Email		County
Constituency	MOLO	Ward	MOLO	
Location	1899	Sub-Location	4807	Year of Birth
Employer Name		Employer Tel. No.		Employer Email
Employee No		Employer Postal Address	NULL	Employer Postal Code
				NULL

(Also known as the guarantor) hereby acknowledge that am bound to the Higher Education Loans Board in the sum of amount equivalent to what the Board shall grant to (JOHN GITHINJI KARANJA) in this and Subsequent applications within the course duration as loan under the agreement together with interest thereon, which amount I shall repay to HELB in the event the loanee fails to honor his/her obligation of repaying the same to the Board as from the prescribed time. The loanee will notify me of the amount granted to him/her after the award is made. This bond is conditioned to be void only after full repayment by the loanee.

Guarantor 2 Signature and Date

Advocate/ Magistrate Signature, Date , Official Stamp

### Applicant's Personal Bank Details(Attach a copy of bank account card)

Bank Name	Branch Name	Account No.
EQUITY BANK	Molo	0230182108100

### Banks Official Confirmation

Official's name.....Signature .....

Official Stamp .....Date.....

### CAUTION

Do not leave your Loan Application Form at the Bank

## CONSENT FOR THE COLLECTION AND PROCESSING OF PERSONAL DATA

1. Pursuant to the Data Protection Act, The Higher Education Loans Board in its capacity as a data controller and/or processor under the Act, must obtain your explicit, affirmative, and informed consent before it can collect or process any personal data for a lawful basis, including, but not limited to loan application, loan award, loan repayment, online education etc.

2. **"Personal data"** means any information relating to an identified or identifiable natural person (a "data subject"). An identifiable natural person is one who can be identified, directly or indirectly, in particular by reference to an identifier such as a name, an identification number, location data, an online identifier or to one or more factors specific to the physical, physiological, genetic, mental, economic, cultural, or social identity of that natural person.

3. Any personal data that is collected from you will be for the sole purpose of

- a. Application for loan, bursary and scholarship
- b. Appraisal for loan, bursary and scholarship
- c. and Loan recovery

and is necessary for that purpose. This may include processing the personal data as required to execute contractual obligations in connection with the previously described purpose and compliance with applicable laws, to execute the obligations to you concerning your loan application

4. Personal data regarding a legal process which may have been provided to HELB by public authorities will be processed only for the purposes of data verification and loan recovery and will be in compliance with any applicable law.

5. Notwithstanding anything to the contrary herein, HELB may process personal data without the data subject's consent under certain other lawful bases, including when processing is necessary for the performance of a contract to which a data subject is a party; when processing is necessary for compliance with a legal obligation to which HELB is subject; or when processing is necessary to protect vital interests, such as the life of a data subject.

6. Personal data will be handled and processed only by the persons who are responsible for the necessary activities for the purpose above, and may be transmitted from HELB to other public or private entities.

7. HELB in exercising its mandate may share /disclose personal data to third party for the purpose of disbursement of allocated funds.

8. HELB may share/discard personal data to third party under the following conditions.

- a) Upon loan default for a period exceeding one year after the grace period.
- b) Upon issuance of Three (3) Demand Notices and no response.
- c) For purpose of listing the loanees who are in default in accordance with the prevailing Banking Act (Credit Reference Bureau) Regulations.

9. HELB may transfer your personal data overseas, for the purpose outlined in this notice.

10. Parental Data collected from you will be for sole purpose of:

- a) Support application for loan ,bursary and scholarship.
- b) Appraisal for loan, bursary, and scholarship.
- c) and Loan recovery.

11. The Board May Share/discard guarantors' data to third party for purposes of verification of data and Loan Recovery. Any data shared in this regard will be done in accordance with the provisions of the Data Protection Act.

12. Refusal of consent may make it impossible for HELB to carry out necessary activities relating to **clause 3** above, and may preclude HELB's ability to provide financial assistance to you.

HELB is committed to ensuring the security of your information. We have put in place reasonable physical, technical, and administrative safeguards designed to prevent unauthorized access to your information.

### Applicant Consent

Having read this notice I **JOHN GITHINJI KARANJA** the undersigned hereby gives consent

Signature:..... date:.....

### Mother Consent

Having read this notice I **ANN WAMBUI NGUGI** the undersigned hereby gives consent

Signature:..... date:.....

### First Guarantor

Having read this notice I **SIMON NGUGI WAMBUI** the undersigned hereby gives consent

Signature:..... date:.....

**Second Guarantor**

Having read this notice I **MILKAH WATHIRA MWAURA** the undersigned hereby gives consent

Signature:..... date:.....



## TERMS AND CONDITIONS

PLEASE READ THESE TERMS AND CONDITIONS CAREFULLY BEFORE SIGNING THE LOAN IS CONDITIONED TO YOUR ACCEPTANCE OF THESE TERMS AND CONDITIONS. THESE TERMS ARE APPLICABLE TO ALL LOAN APPLICANTS. BY SIGNING THIS FORM, YOU ARE AGREEING TO BE BOUND BY THESE TERMS AND CONDITIONS; DO NOT SIGN THE FORM IF YOU DISAGREE WITH ANY OF THE TERMS.

1. I fully understand that this is a loan which must be fully repaid together with applicable charges.
2. The rate of interest applicable shall be (4) % p.a. the Board shall have the sole discretion of varying the interest rate as circumstances shall demand.
3. The Board shall charge 500 per annum on all un-matured accounts. All mature loan accounts shall be subject to administrative fee as shall be determined by the Board from time to time.
4. In the event that the loanee discontinues studies for whichever 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.
5. Loan amounts awarded shall be inclusive of practicum/field attachment where applicable.
6. The Board shall electronically, through the website, send to each loanee 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 loanee. 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 confirm the complaint or advise as the case may be. A statement may be furnished at any time on request but at the loanee's expense.
7. Where it is discovered that the loan was granted due to false information furnished by the applicant, the Board shall subject the applicant to prosecution in addition to any other action that may be deemed appropriate. Such action shall include, but is not limited to cancellation of the loan, debarment from future applications, with-holding of disbursement and immediate recall of any disbursed amount.
8. The Board shall engage agents (Banks) who shall be responsible for the disbursement of the loans as shall be advised by the Board from time to time.
9. The loanee 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.
10. The loan shall be due for repayment one year after completion of the course studied or within such period as the Board may decide to recall the loan whichever is earlier. When the loan falls due for repayment, obligation to repay shall not be extinguished or suspended by the economic status or condition of the loanee
11. The loan shall be repaid by monthly installments or by any other convenient mode of repayment as shall be directed by the Board but subject to the provisions of the Higher Education Loans Board Act.
12. If the loanee defaults in the repayment of the loan when the loan is due, the whole amount shall be due and payable and the loanee shall be bound to pay other charges that may arise as a result of the default including but not limited to the Advocates fees and penalties.
13. The Board shall charge a penalty of Kshs.5,000 per month on any account that is in default.
14. 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.
15. 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.
16. In the event that the applicant receives additional finance assistance from any other source and the need to refund by the institution arises such refund shall be made to the Board and the same shall be utilized towards reducing or offsetting the loan
17. An application whose defectivity is not corrected within 90 days after submission will be declared invalid and the applicant shall be required to apply afresh in the subsequent year.
18. A loan award that is not claimed for disbursement by the close of the financial year of the application period i.e. June 30th, either personally by the beneficiary or through the institution, shall be withdrawn and an automatic reversal effected in the records.
19. No loan shall be disbursed unless this agreement form is signed.
20. The signature of the applicant shall certify the reading, understanding and agreeing with the terms and conditions herein including certification.
21. The applicant shall bear the cost and responsibility of repayment as prescribed by HELB where upon after loan application; funds are disbursed to the applicant or the institution where he/she is enrolled but remain unutilized.
22. The board shall effect a loan indemnity scheme as deemed appropriate at the cost of the applicant
23. Loan award shall not be made more than once for each year of study. The loanee/applicant is obligated at all times to confirm with his/her institution receipt of loan disbursed on their account.
24. It shall be the obligation of the loanee/applicant to follow up on any un-utilized funds and ensure that such funds are returned to HELB.
25. It shall be the obligation of the loanee/applicant to inform HELB of any transfers or failure to take up the admission offer.
26. There shall be no replacement of a guarantor, unless the loanee furnishes certified/commissioned details of the new guarantor with a written consent from the new guarantor. HELB reserves the right to authenticate the details.
27. Any dispute arising out of the relationship between HELB and the applicant/loanee shall in the first instance be referred to Alternative Dispute Resolution (ADR) mechanism as determined by HELB.

**PLEASE NOTE THAT IF YOU DO NOT SIGN THIS AGREEMENT FORM (Page 5), YOUR LOAN SHALL NOT BE PROCESSED**

Loan Applicant's Signature .....ID No..... Date: 15/12/2021

### Official Verification

Authorized Signature (HELB) ..... Date: 15/12/2021

**Check list--(mark with x)-----**

**Applicant must attach a copy of-----**

- |   |   |
|---|---|
| <input type="checkbox"/> National Identity Card   | <input type="checkbox"/> One colored Passport Size Photo  |
| <input type="checkbox"/> Copy of Bank ATM/Card if no account confirmation by Bank (for KUCCPS)  |   |
| <input type="checkbox"/> University/Institution Admission Letter  |   |
| <input type="checkbox"/> If <b>orphaned</b> , copy/copies of parent/s death certificate   | <input type="checkbox"/> If <b>sponsored</b> in High school, a confirmation letter from the school or sponsor |
| <input type="checkbox"/> Please use a letter from your chief or Highschool principal If you do not have access to your late parent's death certificate or burial permit |   |
| <input type="checkbox"/> If <b>Abandoned</b> , a confirmation letter from either your area chief or former high school principal's office                               |   |
| <input type="checkbox"/> If <b>Person With Disability(PWD)</b> , attach PWD certificate/chief's letter/ Letter from high school principal.                              |   |

**From the parent(s), attach a copy of-----**

- |   |   |
|---|---|
| <input type="checkbox"/> National Identity Card If Alive                                      | <input type="checkbox"/> KRA pin certificate(s) where applicable          |
| <input type="checkbox"/> Latest payslip(s) if employed  | <input type="checkbox"/> Latest bank statements if in business or farming |
| <input type="checkbox"/> letter(s) of retirement/retrenchment if parent is no longer employed |   |

**From both guarantors, attach copies of-----**

- ☐ National Identity Card

**Attachments confirmation-----**

I confirm that the above attachments have been attached on the loan application form.

Signature:.....date:.....

**Declarations, Signatures and stamps-----**

- |   |   |
|---|---|
| <input type="checkbox"/> Applicant`s signature on the declaration                                 | <input type="checkbox"/> Applicant`s signature on the loan form (pg 3 & 6 |
| <input type="checkbox"/> Parent`s/ Guardian`s signature   | <input type="checkbox"/> Both Guarantors signatures                       |
| <input type="checkbox"/> Commissioner of Oaths/Magistrate`s signature & stamp for both Guarantors | <input type="checkbox"/> Advocate`s/Magistrate`s stamp and signature      |

**Declarations, Signatures and stamps confirmation-----**

I confirm that the above Signatures and stamps have been effected on the loan application form.

Signature:.....date:.....

**Submission of the application form-----**

**PRINT TWO FORMS. Submit one. Retain one copy(mandatory) either in soft and/or Hard copy.**

Kindly drop the loan application form at any of the following:

1. HELB Desk at select HUDUMA Kenya Center near you
2. HELB Office at Mezzanine 1, Anniversary Towers, University Way, Nairobi

You may also send the loan application form using secure mail/courier service