Higher Education Loans Board
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University Way
P O Box 69489-00400, NAIROBI, KENYA
Telephone: +254 711 052 000
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Helb No. (Do not write in this box)

Serial No. 2310178766





UNDERGRADUATE FIRST TIME LOAN APPLICATION FORM DIRECT ENTRY-GOVERNMENT/SELF SPONSORED AND PRIVATE UNIVERSITIES 2023/2024

Applicant Name:	BRIGHTON OMONDI OUMA							
Institution:	KCA UNIVERSITY							
Course:	Bachelor Of Science In Information Technology	Admission Category:	Private Govt Sponsored	Admission/Registration No:	23/06264			
National ID number:	40732550	Telephone Number:	254701358017	Email Address:	omondibrighton63@gmail.com			
Parents:	Both Parents Alive	Father's 11301719	PWD: Family has PWD:	NO Z				
Sponsored in secondary school:	No	Sponsor's name: N/A						

CONSENT FOR THE COLLECTION AND PROCESSING OF PERSONAL DATA

- 1. Pursuant to the Data Protection Act, The Higher Education Loans Board (HELB) in its capacity as a data controller and/or processor under the Act, requests your explicit, affirmative, and informed consent before it can collect or process your personal data...
- 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. The categories of personal data you are being asked to consent to the HELB's collection and use are your name, Identity Card Number, KRA Pin number, Postal Address, Email Address, Telephone Number, Date of Birth, Gender, Whether physical or mentally challenged, Bank Details (Bank name, Branch name and Account number), Current place residence, Institutional Details, Education Background (Post primary schooling), Parents / Guardian / Sponsor / Public trustee details, Guarantors details. More details are described in the Privacy Notice.
- 4. 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) Loan repayment and recovery;
 - d) Communication to the institutions of higher learning;
 - e) Communicating HELB's activities and accomplishments;
 - f) Awareness of HELB loan products;
 - g) Loan Insurance and
 - h) External Resource Mobilization.
 - i) To send you SMS's through USSD (Unstructured Supplementary Service Data)

This also includes processing the personal data as required to execute contractual obligations in connection the purposes described in clause 4 above and in compliance with applicable laws, to execute the obligations to you concerning your loan application.

- 5. HELB may process personal data without the data subject's consent under the exceptions on lawful basis.
- 6. HELB in exercising its mandate shall share your personal data with (public and private) third party entities for the purposes mentioned above. These third parties are contractually obligated to keep your personal data confidential subject to appropriate safeguards to prevent it from unauthorized disclosure. These third parties include and are not limited to:

- a) Debt collection Agencies/Entities
- b) Credit Reference Bureaus
- c) Law enforcement agencies and regulatory authorities
- d) Publicly available and/or restricted government databases such as Kenya Revenue Authority (KRA), Office of the Auditor General (OAG), National Social Security Fund (NSSF), National Health Insurance Fund (NHIF) and Integrated Population Registration System (IPRS), National Transport and Safety Authority (NTSA)
 - e) Resource mobilization partners such as government bodies and private funders.

 - f) Public utility Companies such Kenya Power Lighting Company, Water services companies g) Public Placement and Examination bodies such as Kenya University and Colleges Placement Service (KUCPPS) and Kenya National Examinations Board
 - h) Higher Learning Institutions such as Universities and Colleges
 - i) Telecommunication Companies
 - j) Financial Institutions
- 7. HELB shall also share/disclose personal data to third parties for loan recovery 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 on the last known address and no response on repayment plan is received.
 - c) For purpose of listing the loanees who are in default in accordance with the prevailing Banking Act (Credit Reference Bureau) Regulations.
- 8. HELB may transfer your personal data outside the boundaries of Kenya, for the purpose of loan recovery as outlined in this notice. Such transfer shall be done in accordance with requirements of the Data Protection Act.
- 9. Parental Data collected from you will be for sole purpose of:
 - a) Supporting application for loan, bursary and scholarship.
 - b) Appraisal for loan, bursary, and scholarship.
 - c) Disbursement/loan payment
- d) and Loan repayment and recoveries. 10. HELB shall share/disclose your guarantors' data to third parties for purposes of verification of data and Loan repayment. Any data shared in this regard will be done in accordance with the provisions of the Data Protection Act.
- 11. Your personal data is a key enabler, without the data, HELB cannot discharge its legal mandate of financing higher education
- 12. Your personal data will be stored in accordance with the record retention requirements applicable to HELB as a public entity , and any other applicable Kenyan laws.
- 13. Subject to the exemptions specified in the Privacy Statement, under the Data Protection Act and your contractual obligations, you have the right to request access to, rectify, erase, and restrict the processing of your personal data. You also have the right to revoke this consent to use your personal data. Without affecting the legal obligations of HELB.
- 14. If you feel HELB has violated the Data Protection Act you have the right to file a complaint with HELB's Data Protection Officer. These rights are more specifically described in the Privacy Notice.
- 15. HELB reserves the right to amend or modify this consent form at any time without jeopardizing your rights., Any amendment or modification to the form shall remain effective from the date of notification

For more information kindly refer to the privacy notice on $\frac{1}{2}$

Kindly note that all the information provided in the application form is binding. However, you shall only print part of it.

Loan Applicant Digital Signature:





Pay Mode:	Mobile	SIH ag					
Phone No:	254701358017	Service provider:	SAFARICOM	Status:	Validated		

Guarantor 1 Name:	NEVIL ODHIAMBO							
Employer Name:	N/A			Employment Number:	N/A	Digital Signature		
National ID number:	36979012	Telephone Number:	254748450595	Email Address:	nevilleodhiambo28@gmail.com			

Guarantor 2 Name:	LENNOX OTIENO							
Employer Name:	N/A			Employment Number:	N/A	Digital Signature		
National ID number:	33103038	Telephone Number:	254725297912	Email Address:	N/A			

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For Official Use only

Authorized Signature (HELB) Date: 04/09/2023



