

RC: 1589653

Credit hub
Funds at your convenience...

CH/LAF/0126

- 📍 Bright Star Plaza,
50, Ebitu Ukiwe Street, Jabi, Abuja
- ☎ +234(0) 907 777 3658
- ✉ info@credithob.com
- 🌐 www.credithob.com

LOAN APPLICATION FORM

PERSONAL DETAILS

Title (Tick one): Mr. ☐ Mrs. ☒ Miss ☐ Dr. ☐ Chief ☐

First Name: Hgo Amy Anulike Anulike

Middle Name: Mary

Surname: Hgo

Bank Verification Number (BVN): 22237711506

Date of Birth (DD/MM/YYYY): 25/12/1978

Gender (Tick one): Male ☐ Female ☒

Means of Identification (Tick one): International Passport ☐ Voters Card ☐ National ID ☒
Others (Specify) _____

Document Expiry Date (DD/MM/YYYY): _____

Mobile Number 1: 08062080021

Mobile Number 2: _____

Email Address: marisbeautyfabrics@gmail.com

Home Address: K25 Sultan Dasku way FTA Kubwa Alaya

Landmark / Nearest Bus stop: White house bus-stop

LGA (of Residence): Bwari



State: K. CT.

Time at Current residence (years/Months): 16 years

Residential Status: Tenant ☒ Owner ☐ with Relatives ☐ with parents ☐

Marital Status: Single _____ Married ✓ Separated _____ Widowed _____ Divorced _____

Number of Children: 5 Number of Dependents: _____

EMPLOYMENT/BUSINESS STATUS

Employment Status (Tick one): Full time ☒ Part Time ☐ Retired ☐ Student ☐

Temporary Contract _____ Unemployed _____ House wife _____ Outsourced _____ Public _____
Private _____

Current Employer/ Nature of Business: Laborer

Current Employer Address / Business Address: Success Line 115 Utaکو Mkt

Landmark: _____

LGA (of office): Amac

State: F.C.T.

Employee or RC Number: _____

Employee Work Email: _____

Staff ID Number: _____

Pension Number : _____

Tax Identification Number (TIN): _____

Position/Job Title at work place: _____

Date Employed/No of Years in Business (DD/MM/YYYY): _____

IF CURRENT EMPLOYMENT IS LESS THAN A YEAR

Previous Employer: _____

Previous Employer's Address: _____

Number of Months in Previous Employment: _____

How many jobs have you had in the past 5 years: _____

Current Net Monthly Income: _____

Current Pay Date (DD/MM/YYYY): _____

INDUSTRY (TICK ONE)

Agriculture _____ Military _____ Banking _____ Finance _____ Power _____ Construction/Engineering
_____ Real Estate _____ Manufacturing _____ Oil & Gas _____ Retail/Sales _____ Telcoms _____
Media/Entertainment _____ Other Financial Institution _____ Health/Edu/Govt _____ Other services
(Specify) _____

EDUCATIONAL STATUS

Tick one: Primary _____ Secondary _____ Graduate ☒ Post Graduate _____

Purpose of loan TO purchase more goods

Do you have any existing loan (Tick one): Yes _____ No ☒

If yes, Please specify _____

NEXT OF KIN

First Name: George

Surname: Ugo

Home Address K25 Sultan Darulki Way F.H.A
Kubwa Abuja.

Mobile Number: 08181539802

LOAN DETAILS

Loan Amount Requested: 2 million

Loan Tenure (Months): 6 months

Affordable Monthly Repayment: 450,000

DISBURSMENT DETAILS:

If your application is successful, which bank account would you like credited?

10 Digits Account Number: 3064492017 Ugo Mary Anulike

Account Number: 3064492017

Bank Name: first bank

Branch: _____ Sort code: _____

Ugo Mary Anulike

I hereby confirm my application for the above facility and certify that all information provided by me above and attached thereto is correct and complete. I authorize you to make any enquiry you consider necessary and appropriate for the purpose of evaluating this application.

Applicant's Signature: [Signature] Date (DD/MM/YYYY): 10/01/2023

APPLICATION FORM FEE: INDIVIDUAL - N5,000 ☐ CORPORATE - N10,000 ☐

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LOAN APPLICATION FORM

PERSONAL DETAILS

Title (Tick one): Mr. ☐ Mrs. ☒ Miss ☐ Dr. ☐ Chief ☐

First Name: Hgo Amy Anulika Anulika

Middle Name: Mary

Surname: Ugo

Bank Verification Number (BVN): 22237711506

Date of Birth (DD/MM/YYYY): 25/12/1978

Gender (Tick one): Male ☐ Female ☒

Means of Identification (Tick one): International Passport ☐ Voters Card ☐ National ID ☒
Others (Specify) _____

Document Expiry Date (DD/MM/YYYY): _____

Mobile Number 1: 08062080021

Mobile Number 2: _____

Email Address: marisbeautyfabrics@gmail.com

Home Address: K25 Sultan Dasuki way FHA Kubwa Abuja

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Employment Status (Tick one): Full time ☒ Part Time ☐ Retired ☐ Student ☐

Temporary Contract _____ Unemployed _____ House wife _____ Outsourced _____ Public _____

Current Employer/ Nature of Business: Laborers

Current Employer Address / Business Address: Success Line 115 Utako Mkt

Landmark: _____

LGA (of office): Amac

State: F.C.T.

Employee or RC Number: _____

Employee Work Email: _____

Staff ID Number: _____

Pension Number : _____

Tax Identification Number (TIN): _____

Position/Job Title at work place: _____

Date Employed/No of Years in Business (DD/MM/YYYY): _____

IF CURRENT EMPLOYMENT IS LESS THAN A YEAR

Previous Employer: _____

Previous Employer's Address: _____

Number of Months in Previous Employment: _____

How many jobs have you had in the past 5 years: _____

Current Net Monthly Income: _____

Current Pay Date (DD/MM/YYYY): _____

INDUSTRY (TICK ONE)

Agriculture _____ Military _____ Banking _____ Finance _____ Power _____ Construction/Engineering _____
Real Estate _____ Manufacturing _____ Oil & Gas _____ Retail/Sales _____ Telcoms _____
Media/Entertainment _____ Other Financial Institution _____ Health/Edu/Govt _____ Other services _____
(Specify) _____

EDUCATIONAL STATUS

Tick one: Primary _____ Secondary _____ Graduate ☒ Post Graduate _____

Purpose of loan TO purchase more goods

Do you have any existing loan (Tick one): Yes _____ No ☒

If yes, Please specify _____

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APPLICATION FORM FEE: INDIVIDUAL - N5,000 ☐ CORPORATE - N10,000 ☐



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**LOAN GUARANTOR'S FORM**

1. In consideration of Credit Hub whose registered office is situated at Block F, Bright Star Plaza, 50 Ebitu Ukiwe Street, Jabi, Abuja, Nigeria.

And

Ugo Anulika

(Herein after referred to as "the principal") of

Shop No 115 Success line Utako who

has taken a loan facility of

Two million naira only

I/WE THE UNDERSIGNED

Eneh Uchenna Michael

OF

Shop no 26 fpm wet line utako

(Called "the guarantor(s)")

HEREBY GUARANTEE payment to Credit Hub on/before demand of any money and liabilities now or hereafter owing of incurred to credit hub from or by the principal, whether alone or jointly with any other organization(s) or person(s) or from or by any firm in which the principal may be partner under whatever name and style including:

- a. In the case of death, bankruptcy or liquidation of the principal, all sums which would at anytime have been owed to credit hub by the principal. If such death had occurred, such bankruptcy or liquidation had commenced notwithstanding such bankruptcy or liquidation.

All monies obtained from or liabilities incurred to Credit Hub

- a. director, attorney, agent or other person(s) purposing to borrow or act on behalf of the principal and not withstanding any other irregularities in such borrowing liabilities.
- b. Interest on all such debts and liabilities to the date of payment, commission, bank charges, legal and other costs, which Credit hub may charge against the principal together with all expenses of enforcing or obtaining payment of all or any such money as aforesaid.

PROVIDED that the amount recoverable from the guarantor(s) will be equivalent to the sum of Nigerian

Two Million naira only

(2,000,000) plus interests, commission and expenses, legal or otherwise incurred to the

Date of termination or demand.

2. The liability of the guarantor(s) hereunder shall be joint and several and any demand for payment made by Credit hub to any of the guarantors shall be deemed to be a demand to all
3. This Guarantee shall be a continuing security binding on the guarantor(s) and his/their executors administration and legal representative until the expiry of the loan and/or complete payment of the facility.
4. If the principal is an organization or any other un-incorporated body which has no legal existence or which is under no legal liability to discharge obligation undertaken by it or on its behalf this guarantee shall be valid and binding upon the guarantors were joint and several principal debtors.
5. Until all monies and liabilities due or incurred be or from the principal to CREDIT HUB should have been paid or discharged, no guarantor hereunder shall be paying off any sum recoverable under or by any means or any other ground claim any set of or counter claim or against in respect of any liability on the part of any such guarantee to the principal or claim or prove in competition with CREDIT HUB in respect of any payment by any guarantor hereunder or be entitled to claim or have benefits of any setoff counter-claim or proof against or dividend composition or payment by the principal or his estate or in liquidation of the principal or the benefit of any other security which CREDIT HUB may now or hereafter hold for any money or liabilities due or incurred by the principal to CREDIT HUB or to have any share therein.
6. Any security now or hereafter held by or for any guarantor from the principal in respect of the liability of any guarantor hereunder shall be held in trust for CREDIT HUB and as security for

liability of the guarantor(s) hereunder and shall forthwith be deposited by the guarantor(s) concerned with CREDIT HUB for that purpose.

7. CREDIT HUB shall so long as money or liabilities due or incurred by or from the principal to CREDIT HUB (the repayment of which is secured but his guarantee) remains unpaid or undercharge have a lien or a right of offset therefore on all money now or hereafter standing to the credit of or assets now or hereafter lodged with or under control of CREDIT HUB and every guarantor with CREDIT HUB whether on any current or other account.
8. Without prejudice to any other provision hereof, CREDIT HUB shall be at liberty from time to enter without the consent of the other guarantor(s) for the discharge of his or their liability hereunder on any terms that CREDIT HUB may think fit, and any such discharge of one or more of the guarantors shall leave the liability of the other guarantor(s) unaffected and as effective as if such other as sole guarantor or such others as joint and several guarantors had long signed this document.
9. Any notice or other demand required to be given by CREDIT HUB maybe given or made by leaving the same or sending it by prepaid post addressed to the firm or person upon whom the notice or demand is to be given or made at their registered/principal office. This shall be deemed to be given or made on the day it was left or the day after it was posted.
10. This guarantee shall be in addition to any other guarantee or security for the principal which CREDIT HUB may now or hereafter hold whether from any guarantor hereunder or otherwise and on discharge by payment or otherwise shall remain property of CREDIT HUB.
11. The expression "the principal" and the "guarantor(s)" are governed by the Nigerian law and each and everyone whenever used herein include and extend to their successors and assigns.
12. This guarantee is governed by the Nigeria law and each and every guarantor hereunder agrees to submit to the jurisdiction and competence of the Nigeria court in all matters.

Dated this 17 Day of 01 20 23

GUARANTOR

Name(s): Eneh Uchenna Michael

Home Address: Behind Akini in Kigini

Name of Business: _____

Nature of Business: Food stuff.

Business Address: Shop NO 26 fgm wet line Uto/ko

Current Position Held: Director. Sign am

Date: 17/01/2023

Mobile No 07066676543

WITNESS

Name(s): Osigi Chimerie

Address: Shop NO 31 fgm wet line Uto/ko

Current Position Held: Manager Sign [Signature]

Date: 17/01/2023

Mobile No 08039377433

.....
If the guarantor is a company, please attach a copy of CO2 & CO7 as a proof of his signature and directorship with a board of resolution to guarantee. The company seal must be used.

Date: 18/01/2023

OFFER LETTER

Obligor's Name:

MARY ANULIKA UGO

Obligor's Address

K25 SULTAN DASUKI WAY KUBWA, ABUJA

Dear Sir/Ma,

Offer of Credit Facility

Lender	CREDIT HUB LIMITED
Obligor	MARY ANULIKA UGO
Facility Type	Cash Loan
Amount Applied For	2,000,000
Amount Approved	2,000,000
Purpose	Business
Nature of Business	FABRICS (UTAKO)
Tenor	6 Months
Mode Of Disbursement	Bank Transfer
Repayment Source	Direct Debit
First Repayment Date	19 TH February, 2023
Other Repayment Date	19 TH Of Every Month
Period	19 TH JAN 2023 To 19 TH JULY, 2023
Obligor's Security Collateral	FIRST BANK CHEQUE (006228751 TO 006228756 (MARY ANULIKA UGO))
Guarantor's Security Collateral	WEMA BANK CHEQUE (24989154 TO 24989156) (OBIOIRA JOHN EZEORAH)

Original copy
collected by me
Ugo Mary Anulika
19/01/2023

General Terms and Conditions

Advance Repayment

1. Credit hub Ltd agrees to advance the loan and the borrower agrees to take the loan subject to the terms and conditions set out in the loan application form and also herein in this offer letter.
2. The borrower agrees to repay the loan (Principal plus accrued interest) in accordance with the term and conditions of this letter.
3. The borrower may terminate the loan agreement and repay back all or any part of the borrowed amount on any day before the schedule maturity date, by paying to Credit hub Ltd, all interest fees and other monies that are accrued or due under this agreement to the date of early repayment (Whether or not yet payable). The Borrower should be further aware that Credit hub will apply a 5% interest rate calculation on the remainder of the outstanding principal amount as at the date of early repayment.

Interest

1. The repayment installments as calculated in the repayment schedule are done on the basis of repayment at regular agreed intervals. If the due date for a repayment falls on a non-business day, the repayment installment may be paid on the next succeeding business day. Additional interest may accrue in such case.
2. Credit hub Ltd will calculate interest daily on the outstanding balance.
3. Credit Hub Ltd shall compound interest on the loan at such interval as it shall solely in its discretion determine.
4. Where the borrower fails to pay Credit hub Ltd a repayment installment by the due date, Credit hub Ltd will charge default interest rate at 3% flat rate per month on the unpaid sum.
5. Credit hub Ltd will apply default interest rate from the date on which the Borrower was due to pay the sum.
6. The default interest rate:
 - Is charged by Credit hub Ltd in addition to the normal interest rate which it charges the borrower at the same time and in the same manner as that normal interest.
 - Accrues before and after any court judgment Credit hub Ltd obtains against the Borrower.
 - The borrower compensate Credit hub Ltd for the additional risk and other administrative costs and expenses associated with the Borrower's failure to pay the outstanding sum.

Representations and Warranties

The Borrower represents and warrants that;

1. He/She has the right to accept this facility and has taken all necessary actions to authorize same upon the terms and conditions herein.
2. He/She is not in default under any obligation in respect of any borrowed money that the acceptance of this facility will be or result in breach of or default under any provision of any other agreement to which the Borrower is a party.
3. The information given to Credit hub Ltd verbally and /or in writing in the loan application form is true and accurate.
4. He/She will use the loan for the purpose(s) told Credit hub Ltd of in the application for the loan.
5. The borrower attest that the document tendered by the borrower as a collateral/security are authentic and will bear any legal actions taken against him/her if any found fraudulent by Credit Hub after application may have been granted.

Events of Default

The occurrence of any of the following events shall cause all outstanding amounts under this facility to become immediately due and payable:

1. The borrower fails to make a repayment or payment of principal interest or other amount in respect of the loan on the date it was due to be paid; or
2. The borrower breaches any of the terms and conditions of the loan including any representation or confirmation given by the Borrower in this loan agreement.
3. Where a bankruptcy petition is filled against the borrower.
4. Where the borrower is unable to pay any other party as stated in Section 1 of the bankruptcy Act (Cap 30) Laws of the federation of Nigeria.
5. Where a situation arises, which in the opinion of Credit hub Ltd makes it inappropriate for Credit hub Ltd to continue to extend the facility to the borrower.
6. Where the Borrower defaults in the performance or observance of any other term, condition or covenant herein and such breach or default shall continue unresolved after 5 (five) days notice shall have been given to the Borrower.
7. Credit Hub Ltd has the right to take anything valuable seen with me in the case of default in payment.

Costs and Expenses

1. The borrower hereby agrees to pay 4% upfront charge as administrative costs, charges and expenses (including legal fees and Insurance) incurred by Credit hub Ltd in connection with the processing of this Loan request.
2. The borrower hereby agrees to pay Five Thousand Naira only (N5,000) in the event that any of repayment instrument issued by him/her in favor of Credit hub Ltd is returned unpaid.
3. The borrower hereby agrees to pay all costs, charges and expenses (including legal fees) incurred by Credit hub Ltd in connection with any proceeding instituted by or against Credit hub Ltd as a consequence of entering into this loan agreement.
4. The borrower hereby agrees to pay all cost , charges and other expenses (including legal fees) incurred by Credit hub Ltd in connection with the collection, recovery or recall of the loan at any time during and after the repayment of any or all the outstanding is due.
5. The borrower hereby agrees to pay a sum of Five thousand naira only (N5,000) as application fee which will be deducted from the principal amount at disbursement.

Assignment and Disclosure of Information

1. The borrower consents irrevocably to any future transfer and assignment as regards the loan whether as part of a loan transfer scheme, recovery or otherwise as determined by Credit hub Ltd
2. The borrower authorizes Credit hub Ltd to disclose any information or documentation relating to the loan to third parties including credit reference agencies, collection agencies, the borrower's employer (where the borrower is in salaried employment) and any other party or individual who in the opinion of Credit hub Ltd is necessary in the event that the loan has ceased to be serviced by the borrower.
3. The borrower consent that, Credit hub Ltd should carry out background checks, verification and any other procedures necessary in its opinion for the granting of this facility.

4. The borrower consents that credit hub limited can engage the services of debt collectors, security agencies and any other third party it deems fit to recover the loan and all the applicable interests, charges, expenses and other costs is bore the borrower

Variation of Conditions

1. Credit hub Ltd reserves the right at all times to vary the terms and conditions of the loan agreement. Any such variation will become effective immediately upon notice to the Borrower by any means Credit hub Ltd considers reasonable in the circumstance. The borrower cannot claim ignorance.

Set-Off

1. Credit hub Ltd may at any time with or without notice to:

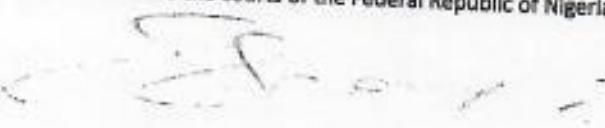
a) Combine or consolidate some or all of the borrower's account with or without any liability to Credit hub Ltd and
b) Set off and transfer any sum standing to the credit of any such account in full or partial payment of any amount the Borrower owes to the bank.

2. This clause is in addition to and does not amend or qualify any other present or future right of Credit hub Ltd to combine or set off any of the borrower's account with it.

Governing law

1. This loan agreement is governed by Nigerian law and the courts of the Federal Republic of Nigeria.


SME Manager



Managing Partner

Memorandum of Acceptance

I MARY ANULIKA UGO, hereby accept the terms and conditions contained in this offer letter for quick cash of _____ dated _____ of which this is a copy.

Name: Ugo Mary Anulika

Date: 19/01/2023

Signature: 

Witness

Name: Ukwoma Njideke

Signature: 

Date: 19/01/2023

PAYMENT SCHEDULE

DATE	PRINCIPAL	RED. PRINCIPLE	INTEREST	TOTAL
19-02-2023	333,333.33	2,000,000.00	100,000.00	433,333.33
19-03-2023	333,333.33	1,666,666.67	83,333.33	416,666.67
19-04-2023	333,333.33	1,333,333.33	66,666.67	400,000.00
19-05-2023	333,333.33	1,000,000.00	50,000	383,333.33
19-06-2023	333,333.33	666,666.67	33,333.33	366,666.67
19-07-2023	333,333.33	333,333.333	16,666.67	350,000.00


19/01/2023