Higher Education Loans Board
Anniversary Towers Mezannine 1 Floor,
University Way
P O Box 69489-00400, NAIROBI, KENYA
Telephone: +254 711 052 000
Email: contactcentre@helb.co.ke
twitter.com/HELBpage
facebook.com/HELBpage

Helb No. (Do not write in this box)

Serial No. 2110158413



UNDERGRADUATE FIRST TIME LOAN APPLICATION FORM DIRECT ENTRY-GOVERNMENT/SELF SPONSORED AND PRIVATE UNIVERSITIES HELB ACT (1995) CAP213A

Fix One Recent
Color
Passport-Sized
Photo and write
your id-no
on the back

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)).

First Name	Middle Name	Last Name	
PETER		EPURET	
ID/No.(attach copy)	KRA PIN	Date of Birth	Gender
39935804	A017006414C	16-06-2001	Male
Email	Mobile No.	Address	Physically / Visually Challenged?
peterepuret2001@gmail.com	254719317884	26 - 50408 - MALABA	No
County	Constituency	Ward	
BUSIA	TESO NORTH	MALABA NORTH	

Nearest Public Primary	Estate/Village	Sub-location	Location
KORURUMA	MALABA	6563	2687
County	Constituency	Ward	
BUSIA	TESO NORTH	MALABA NORTH	

evel of Study	Institution Name	Faculty/School	
EGREE	MASENO UNIVERSITY	EDUCATION	
dmission/Registration No.	Year of Admission	Current year of Study	Year of Completion
AR/01017/021	2021	1	2025
mission Category		Course	
ublic Govt Sponsored		BACHELOR OF EDUCA	ATION(ARTS,WITH IT)

Loan and Bursary (Per	oan and Bursary (Per Annum)		
Amount applied for?	Amount your family can raise towards your fees?		
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

 PRIMARY
 KAMURIAI
 2016
 35606206006
 PUBLIC DAY SCHOOL
 Kenya

 SECONDARY
 KOLANYA BOYS
 2020
 35606101012
 PUBLIC BOARDING SCHOOL
 Kenya

Parent's Marital Sta	ntus	Guardian/Spo	onsor/Public Trustee —			
BOTH PARENTS Are you an orphan? NO If Parent(s) deceased provide Death Certificate No.		Name NULL				
						Telephone NULL
		or Burial Permit No	. and attach copy	Box No.	Postal Code	
		Father: NULL Mother: NULL		NULL	NULL	NULL
If both parents are on your fees?	deceased, who has been paying	**NOTE: Attac	ch letter from School or S	Sponsor		
NULL						

First Name	Middle Name	Other Name	ID No.	NHIF I	Deduction Rate.
JAMES	IJOOT	OMUSE	9338746	Kshs.	600.00
Year of Birth	Highest Level of Education	Mobile/Telephone	Father	r's Inco	ome
00,100,14,000		0704750040	Gross Monthly Incom	е	Kshs. 0.00
08/09/1968	PRIMARY	0701758943	Business (Annual)		Kshs. 1,000.0
KRA PIN	Employed	Occupation/Profession	Farming (Annual)		Kshs. 5,000.0
NULL	NO	PEASEANTFARMER	Pension(Monthly)		Kshs. 0.0
Employer Name	Employer Tel.	Staff no.	Income from 'Other' Support from GoK relief service		Kshs. 500.0
NULL	NULL	NULL SHARONG			Kshs. 0.0
MOTHER				•	
First Name	Middle Name	Other Name	ID No. NHIF Deduction I		Deduction Rate.
EVERLYNE	ANYA	IJOOT	13166229 Kshs.		150.00
Year of Birth	Highest Level of Education	Mobile/Telephone	Mother's Income		ome
			Gross Monthly Income		Kshs. 0.0
07/13/1973	PRIMARY	0719317884	Business (Annual)		Kshs. 1,000.0
KRA PIN	Employed	Occupation/Profession	Farming (Annual)		Kshs. 2,500.0
A011930811G	NO	PEASANT FARMER	Pension(Monthly)		Kshs. 0.0
	Employer Tel.	Staff no.	Income from 'Other'		Kshs. 0.0
Employer Name	no.		Support from GoK relief service		

Declarations ———		
	ration — formation given herein is true to the best of my knowledge. I also understand that this is a loan that	must
be repaid.		
Signature:	Date:	
- Parent / Guardian		
· · · · · · · · · · · · · · · · · · ·	e read this form/ this form has been read to me and I hereby confirm that the information given herei	n is
true to the best of m	· · · · · · · · · · · · · · · · · · ·	
Signature	Date:	
orginaturo		
-Commissioner of (Oaths/Magistrate —	
The above applicant	t and his/her Parent/Guardian Name / Address / Telephone Official Rubber Stamp	_
appeared before me	e and made the solemn	
declaration that the	e information given herein is	
correct.	I	
	Date I	- 1
Signature		



GUARANTORS

SURNAME	FIRST NAM	E OTHER NAME			
EDWIN		EZERA	of ID	No.	35623161
'el No #	0708151212	Box No #	239	Post Code	50408
'own	MALABA	Email		County	BUSIA
onstituency	TESO NORTH	Ward	MALABA NORTH		
Location	2687	Sub-Location	6563	Year of Birth	10/28/1995
Employer Name		Employer Tel. No.		Employer Email	
Employee No		Employer Postal Address	NULL	Employer Postal Code	NULL
	void only after full repayme: ignature and Date	•	ite/ Magistrate	e Signature, Date ,	Official Stamp—
SURNAME	FIRST NAI	ME OTHER NA	ME		
BONFACE	OKISAI	IJOOT	0	f ID No.	30235994
el No #	0712665372	Box No #	239	Post Code	50408
own	MALABA	Email	Y	County	BUSIA
Constituency	TESO NORTH	Ward	MALABA NORTH		
Location	2687	Sub-Location	6563	Year of Birth	05/07/1993
Employer Name		Employer Tel. No.	14	Employer Email	
Employee No		Employer Postal Address	NULL	Employer Postal Code	NULL
what the Board shall ogether with intere ame to the Board a s conditioned to be	l grant to (PETER EPURET) est thereon, which amount I	•	cations within the ent the loanee fail ne amount grante	course duration as loa ls to honor his/her obli	an under the agreemen gation of repaying the award is made. This b
applicant's Perso		ch a copy of bank accoun		ount No.	
applicant's Perso Bank Name	Branc	h Name	Acc	ount No.	
.pplicant's Perso		h Name	Acc	ount No. 89404860	
pplicant's Perso Bank Name KCB Banks Official Co	Luand onfirmation	h Name a	128	39404860	
applicant's Perso Bank Name KCB Banks Official Co	Luand onfirmation	h Name	128	39404860	
pplicant's Perso Bank Name KCB Banks Official Co	Brance Luand Onfirmation E	h Name a	128	89404860 ture	

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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/disclose 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/disclose 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 ─────
Applicant Consent
Having read this notice I PETER EPURET the undersigned hereby gives consent
g
Signature: date:
Father Consent —
Having read this notice I IAMES IJOOT OMUSE the undersigned hereby gives consent
Thaving four time notice i gravites if or its of the undersigned notes; gives consent
Signature: date:
Mother Consent———————————————————————————————————
Having good this nation I EVEDIVALE ANYA HOOT the undersigned haveby given consent
Having read this notice I EVERLYNE ANYA IJOOT the undersigned hereby gives consent
Signature: date:

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- First Guarantor			
Having read this notice I EDWIN EZERA the undersigned hereby gives consent			
Signature: date:			
Second Guarantor —			
Having read this notice I BONFACE OKISAI IJOOT 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 appraised 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: 24	1/09/2021
	Blantutu		
Authorized Signature (HELB)		. Date: 24/09/2021	

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Check list(mark with x)	
- Applicant must attach a copy of	One coloured Decement City Dk. 1.
□ National Identity Card	☐ One colored Passport Size Photo
☐ Copy of Bank ATM/Card if no account confirmation by	Bank (for KUCCPS)
☐ University/Institution Admission Letter	
\square If orphaned , copy/copies of parent/s death certificate	letter from the school of sponsor
\square Please use a letter from your chief or Highschool prine certificate or burial permit	cipal If you do not have access to your late parent's death
$\hfill\Box$ If $\mbox{\bf Abandoned},$ a confirmation letter from either your	area chief or former high school principal's office
☐ If Person With Disability(PWD) , attach PWD certified	cate/chief's letter/ Letter from high school principal.
From the parent(s), attach a copy of	
☐ National Identity Card If Alive	☐ KRA pin certificate(s) where applicable
\square Latest payslip(s) if employed	\Box Latest bank statements if in business or farming
\Box letter(s) of retirement/retrenchment if parent is no low employed	nger
From both guarantors, attach copies of	
□ National Identity Card	
- Attachments confirmation	
I confirm that the above attachments have been attached Signature:date:	on the loan application form.
Declarations, Signatures and stamps	
☐ Applicant`s signature on the declaration	☐ Applicant`s signature on the loan form (pg 3 & 6
☐ Parent`s/ Guardian`s signature	☐ Both Guarantors signatures
Commissioner of Oaths/Magistrate`s signature & standard both Guarantors	np for ☐ Advocate`s/Magistrate`s stamp and signature
Declarations, Signatures and stamps confirmation	OAA
I confirm that the above Signatures and stamps have been Signature:date:date:	n effected on the loan application form.
Submission of the application form	
PRINT TWO FORMS. Submit one. Retain one copy(ma	andatory) either in soft and/or Hard copy.
Kindly drop the loan application form at any of the following	g:
 HELB Desk at select HUDUMA Kenya Center near y HELB Office at Mezzanine 1, Anniversary Towers, U 	
You may also send the loan application form using secure n	nail/courier service

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