

Serial No. ....

This loan shall be processed for free and no one should  
Solicit funds from any applicant for purposes or securing  
This education loan.

Increasing Access to Higher Education

Attach  
3 passport  
paragraphs

**HIGHER EDUCATION STUDENTS' LOANS AND GRANTS BOARD**

**STUDENTS' LOAN APPLICATION FORM**

**TO BE COMPLETED BY ALL STUDENTS APPLYING FOR STUDENT'S LOAN**

**CAUTION:** Any person or student who when filling a Loan Application Form, or during examination in person if deemed necessary by the board, knowingly makes a false statement whether in writing or orally relating to any matter affecting the request for a Loan shall be guilty of an offence punishable by law

<b>A. PERSONAL DETAILS OF THE APPLICANT/ORIGIN (Complete all sections in Capital / Block Letters)</b>				
Surname:	First Name:	Other Names:	Gender: F	M
Mothers' maiden Name				
Identification (Please tick & provide as many as you can) -School ID -Passport -Driving Licence - Voter's Card				
Post Office Box No:		Telephone(s)		
Email Address		District of origin		
Township /Constituency of origin				
Village		Ward		
Do you have any disability? Yes <input type="checkbox"/> No <input type="checkbox"/> (if yes, please specify and attach certificate)				
Special Learning Need if any(please specify)		Date of Birth	DD	MM YY
(attach birth certificate where possible)				
Marital Status(tick) Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Others(specify)				
Attach applicable documents				

<b>B. APPLICANT'S RESIDENTIAL CONTACT DETAILS (CURRENT ADDRESS)</b>	
District	Emergency Contact Person
	Contact Telephone
Ward	Name of Next of Kin
Village/Township/Constituency	Relationship with Next of Kin
Street	Occupation of Next of Kin
Plot No.(Where applicable)	Location of Next of Kin

<b>C. APPLICANT'S EDUCATION BACKGROUND INFORMATION</b>				
Level of Education	Institution/Schools Attended	Year of Completion	Fees Paid Per Year	Fees paid by
Universities Attended				
(1)				
(2)				
Tertiary				
(1)				
A' Level Schools Attended				
(1)				
(2)				
Secondary Schools Attended				
(1)				
(2)				
(3)				
Primary Schools Attended				

(1)				
(2)				
(3)				

<b>D. DETAILS OF INSTITUTION TO WHICH YOU ARE ADMITTED</b> (attach copy of admission letter)
Institution Name
Faculty/School
Year of Admission
Registration Number
Current Year of Study
Program Admitted for
Program Duration

<b>E. LOAN AMOUNT REQUIRED FOR ONE ACADEMIC YEAR</b>		
a) Tuition for one academic year	MWK	
b) Stationery required for one academic year	MWK	
c) Upkeep required for one academic year		
<b>TOTAL LOAN AMOUNT</b> (Summation of a, b and c)	MWK	
Amount in words:		

<b>F. DETAILS OF PARENTS' PERMANENT ADDRESS</b>	
(Where employed please attach parents latest payslip and if self-employed attach proof of income e.g. financial statement/ bank statement and if deceased provide death certificate)	
i. FATHER	
Surname	First Name
Other Names	Profession
Date of Birth	Highest Level of Education
P.O. Box Number	Telephone(s)
Email Address	Employer/ Nature of business
Current Residential Address	Monthly Income: MWK
District	Other Sources of Income: MWK
	Deceased/Living
Town	District of Origin
Ward	Village of Origin

ii. MOTHER	
Surname	First Name
Other Names	Profession
Date of Birth	Highest Level of Education
P.O. Box Number	Telephone(s)
Email Address	Employer/ Nature of business
Current Residential Address	Monthly Income: MWK
District	Other Sources of Income: MWK
	Deceased/Living
Town	District of Origin
Ward	Village of Origin

<b>G PREVIOUS SPONSOR</b>
Who paid your fees during
a) A' Level .....
b) Secondary .....
c) Primary .....
If guardian, what relationship do you have with this person.....
If organization, please provide more details.....



11. Specify the number of dependants to your parent(s) other than your biological siblings.....

DETAILS OF FAMILY DEPENDANTS (if any of the dependants is disabled, please indicate & specify the type of disability) where a family dependant is on government sponsorship, please provide details and if the space provided is not adequate, please attach additional information on a separate sheet of paper)			
Name	Institution/School/Current-last	Level of Study/ Class	Annual Fees

12. What means of transport does your family use?

- a. Private Motor Vehicle.....
- b. Public means.....
- c. Employer’s Motor Vehicle.....
- d. Bicycle.....
- e. Other (please specify).....

13. Please give reasons why you must borrow from Higher Education Students’ Loans and Grants Fund to finance your University / Tertiary Education

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14. Provide a historical background of how your education has been funded

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15. We encourage early loan repayments. Within your family, do you have any family member who can support you by paying back small instalments of your loan while you are still at university?

Yes..... No.....

If yes, please give us details on who will be responsible for remitting these instalments

Names.....

Profession.....

Occupation/Source of Income.....

Telephone Contacts.....

NB: If yes, this option will be formalised if and only if your application is approved

**J. Parent/ Guardian/ Guarantor**

I declare that I have read this form or this form has been read to me and I hereby confirm that the information given herein is true to the best of my knowledge and I hereby guarantee the repayment of this loan in case of default in payment by.....(Name of Student).

Name: .....

Telephone Contact .....

Mobile .....

Residential Physical Address: .....

Employer (if applicable): .....  
Employer's Physical Address: .....  
Relationship with Applicant: .....  
Signature: .....  
Date: .....

## K. TERMS AND CONDITIONS

1. I hereby declare that the above particulars and information availed above is true to the best of my knowledge and the same shall form the basis of any arrangement for a facility (Student's Loan, and any other products the Board might develop from time to time) if any granted to me.
2. The loan shall be repaid with a value maintaining fee (interest) as may be determined by the Board from time to time.
3. The Board retains the right to evaluate all loan applications and determine the number of beneficiaries. (This application is not a guarantee that the loan shall be approved)
4. In the event that the loan beneficiary discontinues studies for whatever reason before full disbursement is made, the Board shall not disburse the remaining allocation and shall recall the loan so far advanced in full together with the interest thereon.
5. The loan shall be repaid in equal monthly instalment as per schedule determined by the Board.
6. If a loan beneficiary defaults in repayment when the loan is due, the whole amount shall become due and payable and the loan beneficiary shall be bound to pay all other charges that may arise as a result of the default including but not limited to legal fees and penalties. I acknowledge that under Section 27 of the Higher Education Students Loans and Grants Act, I am required to start repaying the loan within two years upon successful or unsuccessful completion of the course for which the loan is granted or upon earlier termination of such course for any reason or cause whatsoever.
7. The signature of the applicant shall certify the reading, understanding and being in agreement with the terms and conditions herein.
8. No loan shall be disbursed unless the loan application form is approved.
10. I am aware that the Board, at my cost, will protect its funds, i.e. the Students' Loan against any such risk for such amounts which the Board has approved and disbursed to me. In the event that any Student's Loan is granted and accepted by me, I agree to be bound by the rules, terms and conditions of the Board, and I undertake to sign all such documents as may be required to secure a Loan from the Board. I acknowledge liability for all costs that shall be incurred by the Board to recover its funds from me. The costs may include Administration fees, documents verification and Legal expenses that the Board may incur while pursuing the loan recovery. I further acknowledge that the commitments I have made in this application shall continue to bind me from now onwards until the entire loan is fully paid and I accept full responsibility and shall fully indemnify the Board.
11. I undertake to notify the Board or its successors or assignees in title of any change which materially changes any representation first above mentioned.
12. I, the Applicant, hereby consent to you, the Board:  
Receiving, compiling and retaining any confidential credit information about me for purposes of (i) assisting you perform your statutory assessment of my creditworthiness (ii) deciding whether to grant loan to me and (iii) monitoring my credit profile, should you grant me the loan;

**I further hereby consent to the Board:**

Please note that this information will be shared with the any credit reference bureau or any office that might need it.

**L. RECOMMENDATIONS (Please ensure that all the Authorities below complete the form accordingly)**

OFFICIAL(please insert Name & Signature)	RECOMMENDATION/ NOT RECOMMENDED	OFFICIAL STAMP
Local Councillor		
Head Teacher of previous School/ Institution attended		

**M. Applicants check list (Cross Check whether all required information is attached. Tick Appropriate)**

- i. 3 passport size photographs.....
- ii. Copy of applicant's ID.....
- iii. Copy of institution's admission letter.....
- iv. Copy of fees structure.....
- v. Copy of Parent's/Guardian's ID.....
- vi. Copy or copies of death certificate(s) ( where available) if orphaned.....
- vii. Copy of the MSCE/ "O" Level result slip.....
- viii. Applicant to sign each and every page of this document.....
- ix. Copies of father's/Mother's pay slips (where applicable).....
- x. Copy of Financial Card (where applicable).....
- xi. Sketch map to applicants home of origin.....

**N. DECLARATIONS BY APPLICANT**

I hereby declare that the above information is true, and that I am aware that making false statements on this form is an offence punishable by law. I further declare that I clearly understand that this is a Loan which shall be repaid.

Name: .....

Signature: .....

Date: .....

Telephone Contact: .....

Email: .....

**O. FOR OFFICIAL USE ONLY**

**APPRAISING LOANS OFFICER'S RECOMMENDATION LOAN**

Amount MWK.....

Loan Disbursement Phases (No.).....

Proposed repayment mode.....

I have verified the authenticity of the student's admission letters.

Comments.....  
.....  
.....

Loans Officer's Name & Signature.....

Date.....

**P. OPERATIONS MANAGER**

Decision: - Approved/ Recommended/ Declined/ Deferred

Reason(s) for Rejection/ Deferring of Application.....  
.....

Amount Approved MWK.....

Approved Loan Period.....

Conditions.....

Head, Operations (Name & Signature) .....

Date.....