

TERMS AND CONDITION

REQUIRMENT

REQUIRMENT FOR WOKERS UNDER GOVERNMENT

- Proof of regulars sources of income(3 month pay slips)
- Photocopy of ID (Driving license/passport)
- Two passport size pictures

REQUIRMENT FOR WOKERS OF REPUTABLE COMPANIES

- ✓ Proof of regulars sources of income(pay slip, appointment letter)
- ✓ Copy of utility bill
- ✓ Photocopy of ID (Driving license, passport, etc)
- ✓ Six months bank statement (where salaried is paid)
- ✓ Two passport size pictures
- ✓ Letter from employers authenticating employment and salary
Employers consent and recommendation

TERMS

Applicants must be a worker on government pay roll or salaried worker with reputable company

Application and registration of GH¢7.50p

The applicant warrants that the information provided is accurate, correct and complete, and supplied for the purpose of obtaining credit.

In the event of granting the credit facility to the applicant then:

- a) **All accounts are to be settled in full within the agreed period**
- b) **Should the applicant default in making any payment in accordance with agreed payment schedule then all money shall be due to creditors and shall immediately become due and payable to creditors and shall be entitled to interest of 9.9% per a month on all overdue amounts from the due day of payment until the date of actual payment.**
- c) **Any expenses and/or cost or disbursement incurred by creditors in recovering any outstanding balance including debt collection agency fees and legal fees shall be paid by the applicant.**

The guarantors hereby authorises unconditionally grants its/his/her consents to SADATECH and its partners to offer the applicant the facility.

Should the applicant opt out of the work due to unforeseen contingency he/she will notify SADATECH and its partners. Failure to do so, an appropriate action will be taken to retrieve the any amount outstanding. If your application is approved you will receive your PC within 3 weeks.

The parties hereby agreed to the above terms and conditions of credit shall be governed and construed in accordance with the laws of Ghana and the parties agree to the jurisdiction of the courts of State.