

Salary Loan Application Form

For salaried employees seeking credit backed by monthly income

Form Code: GSM-LF-001



1. APPLICANT PERSONAL INFORMATION

Full Name (as on Ghana Card):			
Ghana Card No.:		Date of Birth:	
Gender:		Marital Status:	
Phone Number:		Email Address:	
Residential Address:			
GPS / Digital Address:			
Name of Next of Kin:			
Relationship:		Next of Kin Phone Number:	

2. EMPLOYMENT INFORMATION

Employer Name:			
Employer Address:			
Position / Job Title:		Staff ID No.:	
Length of Service (Years/Months):		Employment Type (Permanent/Contract):	
Monthly Gross Salary (GHS):		Monthly Net Salary (GHS):	
Salary Payment Date (of month):		Salary Payment Bank:	
Bank Account Number:		Existing Loan Deductions (GHS, if any):	
Employer HR / Payroll Contact Person:		Phone No.:	

Applicant authorises the employer's payroll/HR department to confirm the above employment and salary details to GrowthSpring Micro-Credit Enterprise upon request.

3. LOAN DETAILS REQUESTED

Amount Requested (GHS):		Preferred Tenor (Months):	
Purpose of Loan:			
Preferred Repayment Frequency:		Preferred Disbursement Method:	

4. SALARY DEDUCTION (CHECK-OFF) AUTHORISATION

I authorise my employer to deduct the agreed monthly instalment directly from my salary and remit it to GrowthSpring Micro-Credit Enterprise until this loan, together with all accrued interest and charges, is fully repaid. This authorisation remains valid until the facility is settled in full or formally revoked in writing with GrowthSpring's consent.

Applicant Signature:		Date:	
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5. GUARANTOR INFORMATION

Full Name:			
Relationship to Applicant:		Occupation:	
Ghana Card No.:		Phone Number:	
Residential / Business Address:			
Guarantor Signature:		Date:	

6. DECLARATION & CONSENT

I declare that the information provided in this application is true, complete and accurate to the best of my knowledge. I understand that any false or misleading information may result in the rejection of this application or, if discovered after disbursement, immediate recall of the facility and may be reported to the relevant authorities.

I specifically authorise the salary deduction (check-off) arrangement described in Section 4 above for the duration of this facility.

I consent to GrowthSpring Micro-Credit Enterprise verifying the information provided (including with my employer, business references, guarantors and credit reference bureaux) and processing my personal data for the purposes of assessing and administering this loan, in accordance with the Data Protection Act, 2012 (Act 843).

Applicant Signature:		Date:	
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7. DOCUMENTS CHECKLIST (ATTACH WITH THIS FORM)

- ☐ Valid Ghana Card (copy)
- ☐ Recent payslip(s) (last 3 months)
- ☐ Employment / check-off letter from employer
- ☐ Bank statement (last 3–6 months, if applicable)
- ☐ Passport-sized photograph
- ☐ Guarantor's Ghana Card (copy)

FOR OFFICIAL USE ONLY

Date Received:		Received By (Loan Officer):	
Documents Verified (Y/N):		Credit Check Completed (Y/N):	
Approving Officer Signature			
Approved (Y/N):		Date:	