



Applicant Declaration for PAYS & Post Graduate Loans

I declare that to the best of my knowledge and belief the information entered electronically on the Student Loan application form is true, correct and complete.

I do solemnly and sincerely declare and state in signing this document that I:

1. Agree for the information provided by me in my loan application to be stored, and utilized by the SLB for loan maintenance, loan recovery and data analysis for the duration of my credit facility with the SLB;
2. Acknowledge that I have read, understood, and accepted the terms and conditions of the SLB loans electronically and /or digitally;
3. Agree to participate in any evaluation study conducted by the SLB;
4. Agree to the sharing of my loan details and personal information with the Credit Bureaus as per the Credit Reporting Act;
5. Agree for the SLB to glean credit reports from the Credit Bureaus throughout the tenure of my loan contract;
6. Agree to the disclosure of my personal information to the Debt Collections/Attorneys, in the electronic and printed media in the event of my defaulting on my obligation to repay all debts (including interest, insurance and charges), and to take any other measures for the recovery of the debt, as they deem necessary and which the SLB Council may from time to time approve;
7. Agree to the verification of the information provided by me during the application for a loan
8. Agree to give the SLB my irrevocable authority to instruct my present and future employers to deduct the amount necessary to settle the outstanding sum due to the SLB in respect of my loan from the salary and any other sums due to me from my said employers and to apply the said sum received from my employer to liquidate any amount outstanding on my loan to SLB in the sole discretion of the SLB.
9. Authorize the SLB to garner information from my tertiary institution and or my previous or current place of employment regarding my contact information and/or employment details.

- 10. Give the SLB my irrevocable authority to instruct my present and future employers to deduct the amount necessary to settle the outstanding sum due to the SLB in respect of my loan from the salary and any other sums due to me from my said employers and to apply the said sum received from my employer to liquidate any amount outstanding on my loan to SLB in the sole discretion of the SLB.
- 11. Recognize that this declaration supersedes all other declarations signed by me before in connection with my loans at the SLB.
- 12. Recognize that by affixing my signature hereto I am accepting all the terms and conditions outlined in the Students' Loan Bureau Master Agreement, of which this declaration shall form a part, the Promissory Note and the Certificate of Agreement of Student Loan [Insurance].

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| Name of Principal Borrower | Signature of Principal Borrower | TRN |

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|---------------------------|--------------------------------|-------|
| | | |
| Name of Dependent Student | Signature of Dependent Student | TRN |

| | |
|-----------------|----------------------|
| | |
| Name of Witness | Signature of Witness |

(SLB Representative/Medical Doctor /Attorney at-Law or Justice of the Peace Only)

Date :.....