

**AMML MICROFINANCE BANK LIMITED**

**CONSENT TO BE BLACKLISTED**

I/We hereby give my/our consent that in the event of my/our default in paying back any loan, whether principal, interest or other fees and recovery charges, due from me/ us to AMML Microfinance Bank Limited, the bank reserves the right to blacklist me/us and send my/our names to the CBN, NDIC, EFCC, ICPC, the police, other banks or financial institutions and the press as a defaulter on loan repayment.

I/We also hereby absolve of any liability or curt action for publishing my/our names to the CBN, NDIC, EFCC, ICPC, the police and press or any other regulatory or law enforcement agency as there will be need.

Signed:

SIGNATURE: .....

NAME: .....

DATE: .....

Witness:

SIGNATURE: .....

NAME: .....

ADDRESS: .....

.....

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NOTE THAT BY SIGNING THIS FORM YOU HAVE GIVEN YOUR CONSENT TO BE BLACKLISTED IF YOU FAIL TO PAY BACK YOUR LOANS WHEN DUE.

BLACKLISTING HERE MEANS YOUR NAME MAY BE PUBLISHED TO THE CBN, EFCC, ICPC, NDIC, POLICE, OR ANY OTHER AGENCY TO WHOM THE BANK IS OBLIGED TO GIVE SUCH REPORTS OR TO OTHER BANKS OR FINANCIAL INSTITUTIONS FROM WHOM YOU ARE LIKELY TO BORROW, OR WHO REQUIRE SUCH INFORMATION TO SAFEGUARD AGAINST MAKING AVOIDABLE FINANCIAL EXPOSURES TO YOU. LOANS HERE INCLUDE ALL PINCIPAL SUMS ADVANCED TO YOU, ALL INTRERST DUE, ALL FEES AND OTHER CHARGES INCIDENTAL SUM SO ADVANCED, ALL RECOVERY OF SAME. DEFAULT HERE MEANS FAILURE TO PAY ALL DUE AMOUNTS AT THE EXACT DATES AND IN THE EXACT AMOUNTS WHETHER OR NOT THE WHOLE TENOR OF THE LOAN HAS EXPIRED.

**AMML MICROFINANCE BANK LIMITED**

**TURNOVER COVENANT**

I/we....., owner(s) of Account Number..... With AMML Microfinance Bank limited hereby commit that I/we will do a minimum Monthly turnover of N.....(.....) within the period of the loan/overdraft facility of N.....(.....) offered me/us by the bank.

That this shall be a strong determination for any subsequent loans I/we may need from the bank.

AMML MFB shall therefore have the right to enforce this agreement and compel me/us to comply with the terms and conditions set herein.

I/We hereby enter into this agreement without duress and /or undue influence.

**Yours Faithfully,**

.....

**Signatory/Date**

AMML MICROFINANCE BANK LIMITED

PERSONAL GUARANTEE

I .....the ..... on behalf of ....., who is a customer of the bank applying for a credit facility of ....., do hereby personally guarantee:

1. That I have carried out all necessary investigations concerning the customer's business and am comfortable to recommend him/her/them for the facility.
2. That I hereby guarantee that the customer will not default in repayment and further pledge to be held personally responsible for such default.
3. That I shall make daily cash collection of N ..... from my customer's business sale.
4. I hereby consent that this guarantee shall be binding on me whether i am still in the employment of AMML MFB at the time of default or in any other.

I hereby unequivocally state that I make this guarantee in sound mind out of my own free volition, devoid of any form of undue influences or duress whatsoever and fully understanding its import and implications.

**NAMES:** .....

**DESIGNATION:** .....

**SIGNATURE:** .....

**DATE:** .....

**PHONE NO:** .....

