NATURAL PERSON LOAN APPLICATION

For individual applicants only

READ BEFORE APPLYING

- ZulaSwift CashLoan (Licence No. 25/11/2405) is a registered and compliant lender.
- Please provide accurate and complete information and submit clear, legible supporting documents.
- Certified copies and supporting documents must meet the requirements stated in this application.
- Applications with missing or incorrect documents may be delayed or declined.
- Need help? Contact ZulaSwift before submitting.

Application Contact

Email Address *

Personal & Contact Information

Applicant's Full Legal Name (as per ID) *

National Identification Number (ID/Passport) *

Date of Birth *

Contact Number (Mobile) *

Current Residential Address in Namibia (Do NOT Abbreviate) *

Personal & Household Information

Marital Status *

- ○ Single
- ○ Married in Community of Property
- ○ Married out of Community of Property
- ○ Divorced
- ○ Widowed
- ○ Other (Please specify)

If 'Other' for marital status, please specify

Next of Kin Full Name *

Relationship to Next of Kin *

Next of Kin's Contact Number (Functional) *

EMPLOYMENT & INCOME DETAILS

Employment Status

Employment Status *

- ○ Permanently Employed
- ○ Contract / Fixed-Term Employee
- ○ Self-Employed
- ○ Pensioner / Receiving Other Income
- ○ Student with Sponsorship
- ○ Informal Trader
- ○ Unemployed
- ○ Other

Main Source of Income *

- ○ Salary
- ○ Pension
- ○ Business Income
- ○ Rental Income
- ○ Other

If 'Other' for main source of income, please specify

Employer's Legal Name *

Employer's Full Physical Address (Please include Town/City) *

AFFORDABILITY & LOAN REQUEST

Affordability Information

Monthly Gross Income (N$) *

Existing Loan Repayments (N$)

Estimated Monthly Expenses (N$) *

Please provide a full disclosure of the total amount you currently repay monthly towards other loans or credit facilities.

Loan Amount Requested (N$) | Minimum N$350, Maximum N$99,999 *

Repayment Period

Repayment Period (in months) *

- ○ 1
- ○ 2

Other period, if applicable

Purpose of Loan

- ○ Business Financing / Working Capital
- ○ Debt Consolidation
- ○ Education Fees
- ○ Emergency/Medical Expense
- ○ Household & Personal Expenses
- ○ Home Improvements
- ○ Vehicle Purchase/Repair
- ○ Other (Please specify)

If 'Other' for Purpose of Loan, please specify

INDIVIDUAL SUPPORTING DOCUMENTS

Documents required for natural person applicants

Document Checklist

Tick each box to confirm the document is included with the application.

- ☐ **Certified Copy of National ID / Passport**
  Certified not longer than 6 months. A Driver's License is not a replacement.

- ☐ **Proof of Residence**
  Latest utility bill, bank statement, lease agreement, or municipal/Chief's/Employer's letter confirming your address.

- ☐ **Latest Pay slip with a company seal/stamp / Proof of Income**
  Provide the latest available proof of income.

- ☐ **Three (3) Months Bank Statements (Latest)**
  Provide the latest three consecutive months.

DOCUMENT QUALITY REMINDER

- Documents must be clear and legible.
- The entire document should be visible, with all corners clearly shown.
- Do not submit screenshots, unrelated documents, or unclear images.

SUBMISSION OF COMPLETED APPLICATION

Once completed, email the application and supporting documents to:

sales.zulaswift@gmail.com

CC: zulaswift@gmail.com and info@ixtol.com

For assistance, contact ZulaSwift on +264 81 430 1947.

MANDATORY REGULATORY DISCLOSURES

Please read and tick all five boxes

Acceptance

Tick all 5 boxes for acceptance.

- ☐ I acknowledge that the loan attracts interest, administration fees, and applicable regulatory charges as fully detailed in the loan agreement.
- ☐ I understand that I have a 3-day cooling-off period to cancel the loan, subject to repayment of the principal amount and applicable interest.
- ☐ I confirm that ZulaSwift Cash Loan CC has not requested, and I will not provide, my ATM card, PIN, online banking password, or any unlawful form of security.
- ☐ I consent to affordability assessments, credit bureau checks, identity and biometric verification, and the collection, processing, storage, and verification of my information for loan processing, FICA compliance, fraud prevention, and related administrative purposes.
- ☐ I declare that the information provided is true and correct, understand that false or misleading information may result in rejection or legal action, and consent to being contacted via phone/virtual call, SMS, WhatsApp, or email regarding this application.

Electronic Declaration & Consent

By submitting this application, I confirm that the information provided is true and complete and that this submission constitutes my electronic declaration and consent.

☐ **I Agree and Confirm ***

Applicant Full Name *

Date *

Signature

Application Reference (Office Use)

FOR OFFICE USE

Application received by:

Date:

Decision / Notes: