

2. Declaration and Consents:

- I/We hereby confirm that the application form has been completed truthfully and fully and that no material fact with regard to my/our financial position has been omitted from the same—failure to disclose information or providing incorrect information in this process will result in immediate disqualification from HLCPI Ltd. Ghana credit application process.
- I/We hereby give HLCPI Ltd. Ghana the requisite authority to engage the named bank where my/our original application for credit was declined to validate and investigate the details supplied above.
- I/We hereby give consent to HLCPI Ltd. Ghana or the Local Development Company, to contact me/us by phone, email or post in connection with my application for microfinance.
- I/We hereby consent for the purposes of the Defamation Act to any publication in good faith by the HLCPI Ltd. Ghana , any statement or opinion in relation to me/us and my/our application for credit.
- I/we are aware that, if our application for this loan facility is successful, I/we will be liable for the loan personally, and will be jointly and severally liable for the loan, should the facility approved become unpaid.

Signature(s) of Applicant(s)

1.

Date:

/ /

2.

Date:

/ /