



UNIT HOUSE, 5<sup>th</sup> Floor, VICTORIA AVENUE,  
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**Secured Loan Facility Form**

We/I being the authorised signatory (ies) of investments with Continental Discount House Limited would like to apply for a secured loan facility as below. We/I confirm that the mandate for us to sign on the investments with CDH has not changed in any material way.

Name of Client	
Address of Client	
Account number and Banker	Acc ..... Bank:
Type of Facility applied for	Secured Loan
Purpose of facility	
Amount applied for in figures	MWK
Amount applied for in words	
Source of Payment	
Arrangement fee: 1%, min.K5,000.00	MWK
Security: Your investment account amount (Please attach evidence of investment)	MWK
Expiry Date	....., 20..... However, the secured loan still remains payable on demand in accordance with normal practice.

**Interest Rate:** Interest will be charged at a **fixed rate of .....** to be only reviewed at the maturity date of the facility

**Undertakings:** By your acceptance of this facility you undertake that you will not arrange any credit facilities from any other source without our prior written consent, if the credit facility so arranged will require release of any collateral held by ourselves.

**Right of Set-off:** In the event of default by yourselves on any payment or repayment due, or non-compliance with any of the terms and conditions of the Facility, all amounts due to the CDHL shall immediately become due and payable and CDHL shall be entitled to combine all or any of the accounts opened or maintained by yourselves with CDHL, by setting-off credit balances on any such investments against amounts due and owing on any other investments, and accordingly, in the event of such default or non compliance, your acceptance of this condition as signified by your signature on the Facility Letter will serve due notice of CDHL’s intention to combine your investments and apply set-off.

**Repayment:** I/We accept to pay CDHL an amount of K.....every...day of the month for.....Months and/ or until the facility is paid through standing order, cheque or from investment

**Acceptance by client**

I, ....., hereby confirm this agreement with, and acceptance of, the foregoing and undertake to carry out the obligations set out herein.

Client's Signature: ..... Date: .....

..... Verified By: Date : .....	Approved /not approved for and on behalf of <b>Continental Discount House Limited</b>	Approved/not approved for and on behalf of <b>Continental Discount House Limited</b>
	..... Authorised Signatory      Date	..... Authorised Signatory      Date