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## KAMA Loan Application Terms and Conditions

1. You are not currently over-indebted.
2. You have not been declared mentally unfit by a court order.
3. You agree that KAMA Financial Services may check and verify any information required in connection with this application.
4. You acknowledge and agree that KAMA Financial Services may request my credit report from a credit bureau and that KAMA Financial Services may file my consumer credit information with any other credit provider and registered credit bureau.
5. You further hereby consent to a credit bureau providing KAMA Financial Services with a credit report which KAMA may rely on (i) to assess your creditworthiness; and (ii) to base the decision whether to grant you credit.
6. KAMA Financial Services may contact you by calling or email about this application.
7. This application alone does not guarantee a loan approval. Approval is subject to credit affordability, ability to pay back the loan amount and KAMA's discretion.
8. All information provided to KAMA Financial Services are true and correct.
9. You will ensure that you have read and understood the above terms and conditions before submitting this application.

