



Catalyst for business growth

Fidelity-Link Optimal Investment LTD
14 Bello Onaopemipo Street, Elijah Araromi Phase II
Badagry Express Way, Lagos State, Nigeria
Website: www.fidelitylinkoptimal.com, info@fidelitylinkoptimal.com
Telephone Number: 09022151500, 09065000004

Loan Application

Applicant Name: _____

Gender: Male: _____ Female: _____

Present Address: _____

Telephone Number: _____, _____

Date Of Birth: _____

Previous 5 years addresses

1st Past Address: _____

2nd Past Address: _____

Occupation: _____

Employer's Name, Address & Telephone Number: _____

If Trader, Shop Address: _____

Type Of Loan:

_____ Weekly Loan - 3 Months Loan with weekly payment.

_____ Monthly Loan - 4 Months Loan with monthly payment.

_____ Other Loan (Approved By Admin.) _____

Bank Account Number: _____, BVN Number: _____

Name of the Bank: _____, Account Opened At: _____

Married or Single: _____, Spouse Name & Occupation: _____



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1st Guarantor's Name: _____

1st Guarantor's Address: _____

1st Guarantor's Telephone Number: _____

1st Guarantor's Occupation: _____

1st Guarantor's Bank Name, Account & BVN Number:

1st Guarantor's Employer's Name & Address & Telephone Number:

2nd Guarantor's Name: _____

2nd Guarantor's Address: _____

2nd Guarantor's Telephone Number: _____

2nd Guarantor's Occupation: _____

2nd Guarantor's Bank Name, Account & BVN Number:

2nd Guarantor's Employer's Name & Address & Telephone Number:

Details of what the loan is needed for: _____



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Loan Agreement

Dated: _____

FOR VALUE RECEIVED, the undersigned, _____,
(the "Borrower"), located at _____,
hereby promises to pay to the order of Fidelity-Link Optimal Investment LTD,
(the "Lender"), located in Lagos State, Nigeria, the principal sum of _____
together with interest on the principal balance, and in accordance with the terms
set forth below.

Payment: The principal amount of this Loan together with accrued and unpaid
interest and all other charges, costs and expenses, is due and payable on weekly
to the bank account provided FIRST BANK NIGERIA, BANK ACCOUNT
_____ on every Monday of each week until all principal and
interest are paid in full. All payments under this Agreement are applied first to
accrued interest and then to the balance of the outstanding principal.

Prepayment: The Borrower has the right to prepay all or any part of the
principal amount of this Loan, together with accrued and unpaid interest thereon,
at any time without prepayment penalty or premium of any kind.

Costs and Fees: In the event of default, the Borrower shall pay to the Fidelity-
Link Optimal Investment LTD all costs of collection including reasonable
attorney's fees.

Waiver: The Borrower and all sureties, guarantors and endorsers hereof, waive
presentment, protest and demand, notice of protest, demand and dishonor and
nonpayment of this Loan.

Joint and Several Liability: If there is more than one Borrower of this Loan, the
obligation of each Borrower shall be joint and several under this Loan.

Amendment: This Loan may be amended or modified only by a written
agreement signed by the Borrower and Lender.

Severability: In the event that any of the provisions of this Loan are held to be
invalid or unenforceable in whole or in part, the remaining provisions shall not be



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affected and shall continue to be valid and enforceable as though the invalid or unenforceable parts had not been included in this Loan.

Authorization: The borrower is authorizing **Fidelity-Link Optimal Investment LTD** to take possession of his or her bank account number with BVN number associated with the bank account number in order to repay for the loan provision balance in case of any default of the loan balance.

Notifications: Any notice or communication under this Loan must be in writing and sent via one of the following options or a visit to any offices of **Fidelity-Link Optimal Investment LTD:**

Governing Law: This Loan shall be governed by and construed in accordance with the laws of the **Federal Republic Of Nigeria.**

IN WITNESS WHEREOF, the undersigned has executed this Loan Agreement as of the date first stated above.

Signature of Borrower

Date: _____

For Fidelity-Link Optimal Investment LTD Uses:

Name of the processing employee:

Date:

Signature of the processing employee

Name of Approving Officer:

Date:

Signature of the Officer



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Waiver of Rights Under This Loan Agreement

I _____ accepted and confirmed that I am waving all of my rights in the lieu of default of any part of this loan payment or repayment or obligation on either on the principal or the interest payment on this loan. I am hereby waved all my rights under the constitution of the federal government of Federal Republic of Nigeria and or the State of Lagos State.

I am hereby authorized Fidelity-Link Optimal Investment LTD to withdraw all outstanding balance remaining on the defaulted amount of this loan to be taken out from any bank account that may be associated with my name or BVN number. I am also given up all my rights in any criminal or litigation proceeding initiated by Fidelity-Link Optimal Investment LTD or its agents or representative in pursuing any legal or criminal judgment against me in pursuing on the recovering on the remaining loan balance amount on this loan.

I am hereby giving authorization for seizure of all or any of my assets in recovering of the loan defaulted amount on this loan

I agreed and accepted all terms and conditions of this loan.

Name: _____

Signature: _____

Date: _____



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Guarantor’s Understanding And Authorization

I _____ understand, aware and authorized the
borrower _____ to use me as guarantor in
obtaining loan from Fidelity-Link Optimal Investment LTD.

I am also aware that in case of any default in all or any part of the balance of the loan
either principal or interest that I am being used as guarantor, that I am responsible for the
payment of defaulted loan balance including any cost which includes principal and
interest outstanding and any other cost associated with obtaining the said loan.

Name of Guarantor: _____

Address: _____

Telephone Number: _____

Guarantor’s Signature:

Date:



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Loan Term Breakdown

Loan Applicant Name: _____

Processing Fees Amount: _____

Loan Principal Amount: _____

Loan Interest Rate: _____

Total Amount Of Loan Principal And Interest: _____

Loan Duration: _____

Loan Repayment Term: _____

Weekly OR Monthly: _____

Weekly OR Monthly Payment Amount: _____

Late Fees Amount: _____

Loan Payment Start Date: _____

Payment Bank Account: Fidelity-Link Optimal Investment LTD
First Bank Nigeria 2034364844