



# CLIENT AGREEMENT

I.....of (House Number).....  
On this DAY.....take a loan amount of (word/figures)  
.....GH¢..... at a rate of 60% per  
annum from 3A's Microfinance Ltd.

(2) I promise to pay back the Loan over a period of.....months  
Starting from.....with Monthly  Weekly  Daily  payments of  
GH¢.....each to be effected by Cash  Savings  Cheques   
Standing Order  and making such payment until .....

(3) In the event of default of an instalment payment by the stipulated dates, I agree to pay a daily  
penalty fee of 1% of the amount defaulted.

(4) I fully agree that, in the event of defaulting for more than ten (10) consecutive days, *it shall be  
deemed that I am not credit worthy and therefore shall cease to be a client and shall be liable to any  
relevant legal action to ensure immediate payment of the entire loan received with the interest,  
penalty as well as cost of any services incurred during the processes from me or my guarantor.*

(5) I fully agree to the terms of this Agreement.

Signature/Thumbprint of Borrower: ..... Date: .....

Contact Number: ..... Time:.....

**On Behalf 3A's Microfinance Ltd.**

.....  
Name Signature Date Time