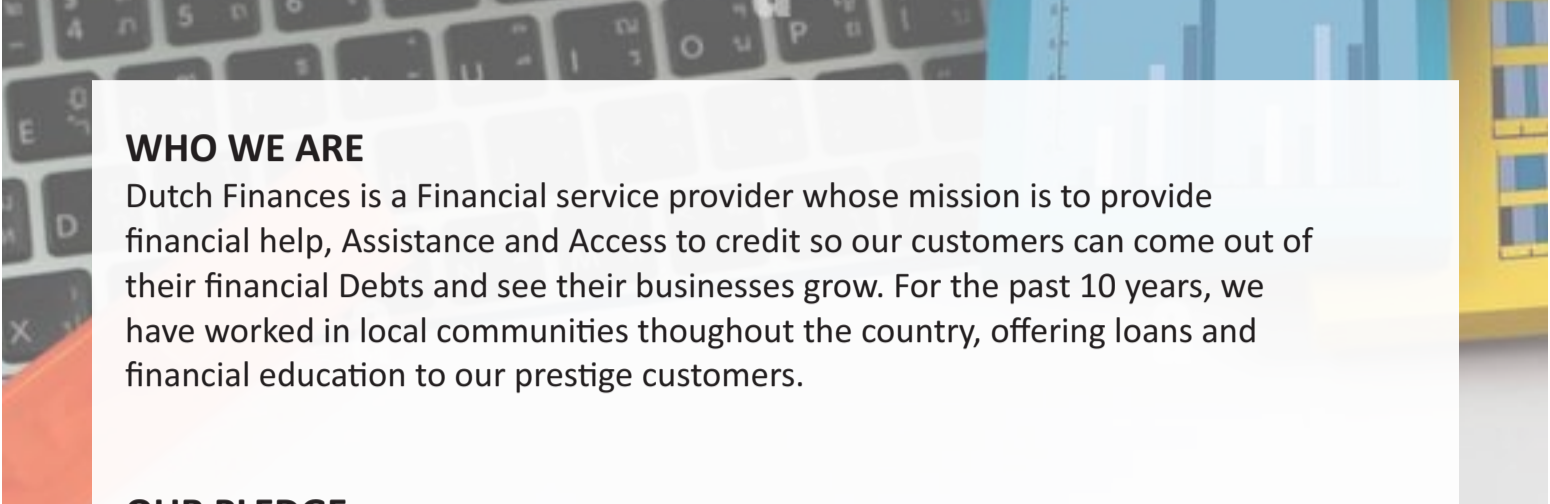




DUTCH FINANCES

“We are looking forward to work with you on your applied loan. Please feel free to contact us at any time if you have a question or need assistance.”



WHO WE ARE

Dutch Finances is a Financial service provider whose mission is to provide financial help, Assistance and Access to credit so our customers can come out of their financial Debts and see their businesses grow. For the past 10 years, we have worked in local communities throughout the country, offering loans and financial education to our prestige customers.

OUR PLEDGE

Dutch Finances employees will serve clients with fair and dignified treatment; clients can expect products and services that are designed to meet their needs in an affordable way, transparent information, and privacy of their personal information. Additionally, clients can expect punctual and reliable service delivery, and a quick response to their questions or complaints.

YOUR ROLE

Dutch Finances wants each client to make the most of their financial products and services. As client, your role is to provide us with accurate information about your financial and personal situation, to know your financial options, rights, and obligations, and to keep your personal information accurate and up to date. We ask that you let us know right away if you have problems with your products or services, and if your financial or personal situation changes during the course of your loan.

SERVING YOU

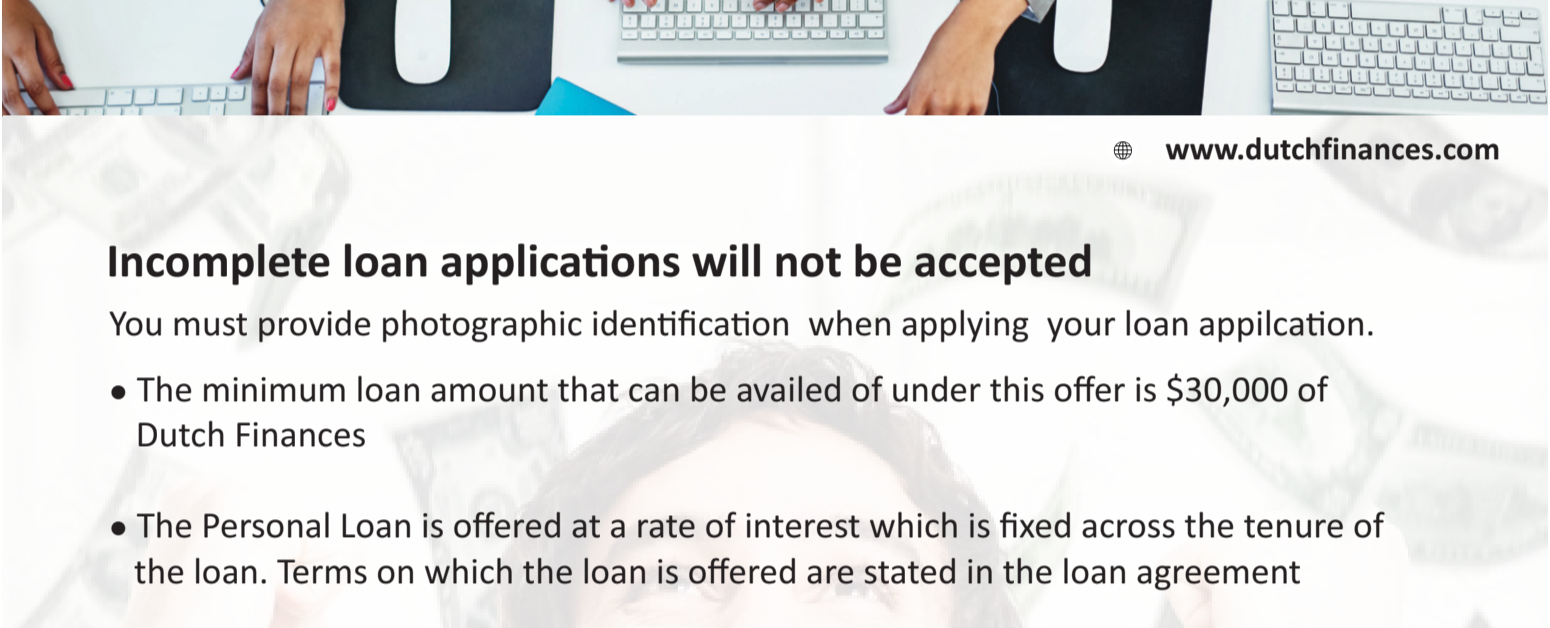
Our staff is trained to serve the needs of our clients. Customer service is important to us and we value your opinion. Your accounts officer will talk to you on a regular basis, and he/she is your best source of information and help. However, if you have a problem or question that your credit officer can not solve, our Toll Free Customer Care number will be always ready to help.

www.dutchfinances.com

Loan Application

Please read application guidelines carefully before completing the Form.

Dutch Finances Requires you to provide evidence of all your income and expenditure before your loan application can be assessed. You must provide this information when returning your loan form, either by Fax or by email.



www.dutchfinances.com

Incomplete loan applications will not be accepted

You must provide photographic identification when applying your loan application.

- The minimum loan amount that can be availed of under this offer is \$30,000 of Dutch Finances
- The Personal Loan is offered at a rate of interest which is fixed across the tenure of the loan. Terms on which the loan is offered are stated in the loan agreement
- Please read the loan agreement carefully and ensure that key terms such as interest rate, tenure, prepayment charges are clearly stated before you sign the agreement
- You can prepay the Personal Loan after 6 months of loan disbursement (after 12 months of loan disbursement date for Balance Transfer cases) by giving a written instruction to the Bank
- Refer to the 'Loan Service Charges and Fee's section on our website www.dutchfinances.com for service charges (including pre-payment charges) applicable on your loan post disbursement
- Interest on your Personal Loan account accrues on a daily basis and is payable in Equated Monthly Installment (EMI) on the due date
- You can pay your EMIs through Electronic Clearing System (ECS) or by setting up a Standing Instruction (SI) on your Account
- You need to pay your EMI on the due date. Non-payment of EMI would impact, but will not be limited to: - Your credit rating (reporting to Credit Bureau) - This will have an impact on other credit facilities availed of from the Lender. The Lender may initiate recovery proceedings to recover the dues

Please visit our website www.dutchfinances.com for detailed terms and conditions

Dutch Finances will notify you of any changes in the terms and conditions of this product with prior notice of one month

www.dutchfinances.com

Documents Required (For Borrower and Co-Borrower(s))

1. Proof of Identity (any one)

- Passport
- Driver's License
- State ID

2. Proof of Address (any one)

- Utility Bill
- Phone Bill
- Internet Bill
- Other (please specify)



Financial Documents Required (For Borrower and Co-Borrower(s))

- Last 3 month's check stubs (Salaried), or
- Last 3 months of Bank Statements of the primary account
- Other (Please specify)

Other Documents Required

- Deed of the Property (Mortgage Loan)
- Foreclosure Letter (Refinance Loan)
- Taxation Documents (Business Loan)
- Project Plan (Project Loan)
- Other (Please Specify)



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Our Pledge to Client –

1. All dealings with clients will be open, fair and ethical.
2. We will treat all clients with respect and professionalism.
3. We will evaluate each client's ability and willingness to repay their loan, to avoid the situation where the client has more debt than he/she can repay.
4. We will explain product and service information in a way that clients can understand.
5. Our product explanations will clearly include:
 - a. Interest rate on loans;
 - b. Fee and charges on any product, and premium on insurance; and
 - c. All terms and conditions.
6. We will train our staff to behave ethically during every contact with the client. If they behave unethically, they will be disciplined.
7. Clients are expected to repay their loans on time, but if they do not, we will still treat them with dignity. We will never use abusive language or physical force, shout at the client, enter the client's home uninvited, humiliate the client, or violate the client's right to privacy as dictated by our privacy policy.
8. We will inform clients of their right to ask questions and complain, and will educate them about the various ways they can submit questions and complaints to the institution. We will respond to questions and complaints quickly and fairly.
9. We respect our customers' privacy and will treat customer information as private and confidential. Clients will receive the institution's Client Privacy Agreement.

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1. Accordingly, I/we hereby agree and give consent for the disclosure by the lender of all or any such:

- (a) Information and data related to me/us is true and correct.
- (b) The information or data relating to any credit facility availed of/to be validated by any Credit bureaus.
- (c) If any false committed by me/us in discharge of my/our obligation, any action can be taken by lender may deem appropriate and necessary as per the agreement.

2. The Borrower undertakes that;

- (a) The credit information agencies and any other agency so authorized may use or process the said information and data disclosed by the lender or by fiercest in the manner as deemed fit by them.
 - (b) The credit information agencies and any other agency to authorized to furnish for consideration, the processed information and data or products there of prepared by them to Banks / financial institutions and other Credit grantors or registered users as may be specified by the Federal Bank in this behalf.
3. I/We consent and authorize Dutch Finances to generate subsequently an additional report through authorized agency/bureau to process my loan application, in the event the necessary documentation and processes are not completed as per Dutch Finances policies. I/We undertake to inform the lender in the event of any change in my/ our mobile phone number. I/We hereby declare that I/ we shall notify the lender, in writing, email or on phone, of any changes in my/our employment and/or residential address and telephone numbers.

I/We have read all the terms and conditions for the Loan.....

thoroughly and accept the same provided by Dutch Finances

Applicant's Signature.....

www.dutchfinances.com

📞 1-8445000575

📠 1-833-985-1964

✉ info@dutchfinances.com

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