

TERM AND CONDITIONS

1. The goods will be delivered to the purchaser at the time of agreement.
2. The purchaser has a right to use the goods delivered.
3. The price of the goods will be paid in instalments for a period of 10months.

For example a payment schedule will look like the following.

NAME	STUDENT IDENTIFICATION NUMBER	PRODUCT NAME	PRODUCT PRICE	INSTALMENT PAYMENT PER MONTH	NUMBER OF MONTHS	TOTAL AMOUNT
MR LAMECK NSAMA	1209112956	HP i3	K7500	K750 *	10MONTH	K7500

4. Every instalment will be treated to be the hire charges of the goods which are being used by the purchaser(s).

5. If all instalments are paid as per the terms of agreement, the title of the goods is transferred by vendor to the purchaser.

6. If there is a default in the payment of any of the instalments, the **owner** (zamsale) will take away the goods from the possession of the purchaser (student) without refunding him/her any amount received earlier in the form of various instalments. But subject the purchaser to a penalty from the outstanding balance.

REQUIREMENTS

7. 2 passport size photos of the applicant.
8. Certified copies of NRC, valid passport or driver's license.
9. 3 payslips from current employment.
10. Company identification number.
11. Recommendation letter from the employer.
12. Proof of residence, on this one applicant is required to submit either of the following:
 - utility bill, e.g. electricity, water and telephone
 - rate bills (issued by councils)
 - voter's card
 - certification by the head of a local established institution e.g. church, school, hospital, hospital, court, a chief and a headman.
 - certificate of title (certified)
 - ground rates (issued by the ministry of lands)

➤ Tenancy agreement/certificate of title.

13. Only 18years and above are eligible for this service.

14. One must be an information and communication university student.