



LOAN APPLICATION CONSENT & AUTHORIZATION FORM

SECTION 1: GENERAL CONSENT

I, the undersigned applicant, hereby voluntarily and knowingly give my **informed consent** to **Pota EasyMoney Solutions** ("EasyMoney"), and its affiliated platforms (including **Future Campus**) to:

1. **Collect, process, evaluate, and manage** my loan application using the personal, academic (if applicable), and financial information I have provided.
2. **Collect my data solely for the purposes related to the assessment, disbursement, monitoring, and repayment** of a loan facility. No unrelated use will be permitted without further consent.
3. **Open and maintain a loan account or facility** in my name using this information.
4. **Verify all submitted information** through:
 - Employers, institutions, or referees
 - Credit Reference Bureaus (CRBs)
 - Banks and verification partners
5. **Retain my data for a maximum of 7 years after full loan closure**, unless longer retention is required by law, after which my data will be permanently deleted or anonymized.
6. **Provide me with the right to access, review, and request correction or updating** of any personal or financial data stored by EasyMoney during the life of the loan and during the retention period. Requests can be made in writing or via our digital platforms.
7. **Disclose to me in advance** if my personal information must be shared with any external third-party partner or service provider. Such sharing will only occur under secure, contractual agreements.

SECTION 2: REPAYMENT ACKNOWLEDGEMENT

I understand and acknowledge that:

- I am **legally responsible** for repaying any loan granted under this application in accordance with EasyMoney's repayment terms.
 - If the application is supported by a **guardian, sponsor, or employer**, who submits a qualifying payslip, **they may bear joint or full repayment liability** as outlined in the contract.
 - If I default on the loan:
 - I may incur additional fees, interest, and penalties.
 - My access to EasyMoney and partner services (including Future Campus) may be **suspended or terminated**.
 - My **credit status will be reported** to Credit Reference Bureaus and appropriate bodies.
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SECTION 3: DATA PRIVACY, ACCESS & BREACH NOTIFICATION

I understand and agree that:

- My personal and financial data will be processed in compliance with the **Data Protection Act of Zambia**, and stored securely for the purpose of administering this loan.
- I may **request to access, review, or amend** my stored information at any time by contacting EasyMoney via its designated customer service channels.
- In the event of a **data breach, system compromise, or unauthorized access**, EasyMoney will:
 - Promptly **notify me within 72 hours** of becoming aware of the breach;
 - Disclose the nature and scope of the breach;
 - Take immediate action to **contain and mitigate the breach**, including support to affected users if necessary.

SECTION 4: DECLARATIONS

I hereby declare that:

- All information provided is **true, accurate, and complete** to the best of my knowledge.
- I have **read and understood** the loan terms and consent policies, and accept to be bound by them.
- I understand this application does not guarantee loan approval and EasyMoney reserves full discretion to approve or deny the application.
- I freely and voluntarily give my consent for EasyMoney to use my information as outlined in this form.

SECTION 5: APPLICANT INFORMATION & SIGNATURE

(To be completed by all applicants)

Full Name

**NRC/Passport
No.**

Phone Number

Email Address

Applicant Type

☐ Employed ☐ Self-Employed ☐ Guardian ☐ Student ☐ Other:

Loan Amount Requested ZMW _____

Loan Purpose _____

Loan Tenure (Months) _____

Signed at _____ on this _____ day of _____, 20

Applicant Signature: _____

SECTION 6: SUPPORTING INCOME PARTY (IF NOT THE APPLICANT)

(To be filled only if another person is providing payslip/income proof for this loan)

Supporter/Guarantor Name _____

Relationship to Applicant _____

Contact Number _____

Employer/Business Name _____

Payslip or Income Proof Attached ☐ Yes ☐ No

Signature of Supporter/Guarantor: _____ **Date:** _____