



PBZ IKHLAS

Banking Facility Application Form Fomu ya maombi ya Uwezeshaji

Passport picture

I hereby apply for **FINANCING Facility / Maombi ya Uwezeshaji** wa _____
for the purpose of / kwa ajili ya _____
(estimated at TZS / yenye makadirio ya kiasi _____)
payable in / yatakayolipwa ndani ya _____
(maximum of 84 monthly installments / si zaidi ya miezi 84).
I provide you with the following information to enable you to consider / Naleta kwenu taarifa zifuatazo.

SECTION (A)- APPLICANT DETAILS / SEHEMU (A) - TAARIFA ZA MUOMBaji

1.0 Applicant details / Taarifa za Muombaji

Applicant Full Name / Jina la Muombaji

Gender / Jinsia ☐ Male / Mume ☐ Female / Mke
Mahala Anapoishi

Physical Address: House / Nyumba No.

Street / Mtaa

Ward / Shehia

Postal Address: P.O.Box

Anuani ya Posta City / Mji

Contact: Home / Nyumbani

Mawasiliano Office / Ofisini

Mobile Phone / Simu ya Mkononi

Email / Barua pepe

Identity card No / Namba ya Utambulisho

ZSSF No. (if any) / Kama unayo Nationality / Uraia

Date of Birth / Tarehe ya Kuzaliwa Date /Tarehe Month / Mwezi Year / Mwaka

Place of birth / Pahala Alipozaliwa

Next kin details: Full name / Jina Kamili

Taarifa za mtu wa Karibu Address / Anapoishi

Contactc / Mawasiliano

2.0 Details of Present Employment or Business / Tarifa za Ajira yako ya sasa au Biashara

Name of Employer

Jina la Muajiri

Date of Employment / Tarehe ya Ajira

Date / Tarehe Month / Mwezi Year / Mwaka

Employee's Office File Number

Namba ya Kazi

Period of Services

Muda wa uhudumu kazini

Status of Employment

Hali ya Ajira

Permanent / Kudumu

Non-permanent / Muda

Contractual employment up to / Ajira ya Muda maalum

Start date / Tarehe ya kuanza Date / Tarehe Month / Mwezi Year / Mwaka

End date / Tarehe ya kumaliza Date / Tarehe Month / Mwezi Year / Mwaka

3.0 Remuneration details / Taarifa za Malipo

Basic salary (Excluding allowance) / Income
Mshahara ghafi bila posho

Statutory Deductions / Makato ya Serikali

Any other Deduction / Makato mengineyo

Net take home pay (Excluding allowance)
Kipato bila ya posho

4.0 Details of previous employment / Taarifa za Ajira ya Nyuma

Name of the Ministry/ Institution /Company /Organization.....

Jina la Wizara / Taasisi / Kampuni / Shirika

Date of Employment / Tarehe ya Ajira

Date / Tarehe Month / Mwezi Year / Mwaka

5.0 Declaration / Tamko

5.1 I hereby certify that I have no other outstanding credit facility or facilities with any bank or financial institution or any other lender/ creditor. Further I hereby declare that no legal action has been initiated by any bank financial institution against me for non repayment of advance.

Nathibitisha kuwa sina Mkopo / Mikopo na Benki au Taasisi yeyote ya kifedha. Na pia nathibitisha kuwa hakuna hatua yeyote ya kisheria iliyochukuliwa na Benki yeyote au Taasisi ya kifedha dhidi yangu kwa kutokulipa.

5.2 Authority to disclose information in the event of default: / Mamlaka ya kufichua siri.

I, as a precondition agree that in the event of default in repayments, PBZ IKHLAS Division of the people's Bank of Zanzibar Ltd may, as its sole discretion, pass the information of my account position to a credit reference bureau / any lawyers /agency without recourse to me.

Mimi, kama sharti la awali nakubali kwamba endapo itatokea kushindwa kulipa, Idara ya PBZ IKHLAS ya Benki ya Watu wa Zanzibar Ltd inaweza, kwa uamuzi wake pekee, kupitisha taarifa za akaunti yangu kwenye ofisi ya rejea ya mikopo /wanasheria / Wakala wowote bila kufanya marejeo kwangu.

5.3 I hereby expressly authorize you to seek information from any bank / non bank financial institution for my account maintained with them.

Naidhinisha kutoa ruhusa kwa Benki kutafuta taarifa kutoka Benki yeyote au Taasisi ya kifedha yeyote kwa akaunti nilizonazo.

5.4 I hereby declare that the information submitted in this Application Form is true and correct to the best of my knowledge.

Nathibitisha kuwa taarifa zilizowasilishwa katika fomu hii ni za kweli na ni sahihi kwa kadri ya ufahamu

SECTION B- TO BE FILLED BY EMPLOYER / IJAZWE NA MUAJIRI.

1.0 DIRECTOR / FINANCE MANAGER / ACCOUNTANT / MKURUGENZI / MENEJA WA FEDHA/ MUHASIBU

Basic salary (including allowances) /Income
Mshahara ghafi pamoja na Maposho

Statutory Deductions /*Makato ya Serikali*

Any other Deduction / *Makato mengineyo*

Net take home pay
Kipato halisi

Applicants current obligations and repayment / *Majukumu ya Kazi ya sasa na Malipo ya muombaji*

1

2

3

***Please enclose a copy of latest 3 months salary slip for reference**

***Tafadhali ambatanisha Nakala za miezi mitatu ya mwisho ya Salary slip kwa ajili ya marejeo**

Name:..... Title.....
Jina Cheo

Authorized Signature:..... Date.....
Sahihi iliyoidhinishwa Tarehe

Stamp / Muhuri

2.0 DIRECTOR / GENERAL MANAGER / ADMINISTRATION

2.1 Employment status of the applicant (Permanent/Contract/otherwise).....
Hali ya ajira ya mwombaji (Kudumu/Mkataba/vinginevyo)

2.2 Remaining years to retire.....
Miaka iliyobakia Kustaafu

2.3 Certification of information provided by applicant (certified/not certified).....
Uthibitisho wa taarifa zilizotolewa na mwombaji (zimeidhinishwa / hazijaidhinishwa)

2.3 Any other relevant factors / issues.....
Mambo/maswala mengine muhimu

Name:..... Title.....
Jina Cheo

Authorized Signature:..... Date.....
Sahihi iliyoidhinishwa Tarehe

Stamp / Muhuri

3.0 FOR BANK USE ONLY / KWA MATUMIZI YA PBZ IKHLAS

1.0 **Financing officer (For analysis and recommendation to the Head of PBZ IKHLAS)** **Afisa wa fedha**

1.1 Results of analysis _____
Matokeo ya uchambuzi _____

1.2 Risk analysis. _____
Uchambuzi wa hatari _____

Recommended/ Not Recommended
Imependekezwa/ Haipendekezwi

Name:..... Title.....
Jina *Cheo*

Authorized Signature:..... Date.....
Sahihi iliyoidhinishwa *Tarehe*



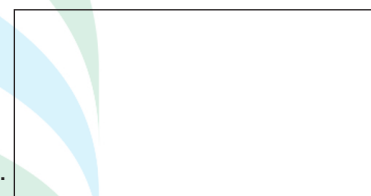
Stamp / Muhuri

1.3 Senior Financing Officer (For recommendation to the Branch Manager)

Recommended/ Not Recommended
Imependekezwa/ Haipendekezwi

Name:..... Title.....
Jina *Cheo*

Authorized Signature:..... Date.....
Sahihi iliyoidhinishwa *Tarehe*



Stamp / Muhuri

1.0 SECTION: D FOR BANK USE ONLY / KWA MATUMIZI YA PBZ IKHLAS TU

I hereby confirm that: / *Ninathibitisha kwamba:*

() 2.1 This financing proposal is in full compliance with Islamic Sharia and that processing can proceed / *Pendekezo hili la ufadhili linafuata kikamilifu Sharia ya Kiislamu na kwamba mchakato unaweza kuendelea*

() 2.1 The following in this financial proposal contract Islamic Sharia requirements / *mahitaji ya Mkataba huu*

Signature / Sahihi:..... Date / Tarehe:.....

Name / Jina:..... Title/ Cheo:.....

2.0 FOR BRANCH MANAGER / KWA MENEJA WA TAWI TU

Approved/ not approved /recommended to the Managing Director
Imeidhinishwa/hajaidhinishwa/imependekezwa kwa Mkurugenzi Mtendaji

Signature / Sahihi:.....Date / Tarehe:.....

Name / Jina:.....

3.0 FOR DIRECTOR PBZ IKHLAS / MKURUGENZI WA PBZ IKHLAS

Approved/ not approved /recommended to the Managing Director
Imeidhinishwa/hajaidhinishwa/imependekezwa kwa Mkurugenzi Mtendaji

Signature / Sahihi:.....Date / Tarehe:.....

Name / Jina:.....

4.0 MANAGING DIRECTOR

Approved/ not approved - *Imeidhinishwa/hajaidhinishwa*

Signature / Sahihi:.....Date / Tarehe:.....

Name / Jina:.....

PBZ IKHLAS

MKATABA WA UTOAJI HUDUMA YA UNUNUZI WA BIDHAA BAI MURABAHAH FACILITY AGREEMENT

Mkataba huu umefungwa leo siku ya tarehe mwezi wa mwaka
baina yaMwenye
kitambulisho cha Mtanzania / Mzanzibar Mkaazi nambari
atakaejulikana kama mteja kwa upande mmoja na Benki ya watu wa Zanzibar, upande wa
huduma za Benki ya Kiislamu ya S.L.P 1173, Zanzibar itakayojulikana kama Benki na muuzaji wa
bidhaa kwa upande wa pili.

YA KWAMBA MTEJA ANAKUBALI-

1. Kununua kutoka Benki ya Kiislamu ya PBZ
Kwa thamani ya Shilingi za Kitanzania / Dola za kimarekani.....
(TZS/USD.....)
2. Mteja amechagua (bidhaa hizo) kutoka kwa muuzaji.....
Kama inavyoonekana katika Profoma Invoice nambari.....
ilivyowasilishwa Benki na mteja.
3. Bei ya ununuzi wa bidhaa hiyo / hizo ni shilingi/Dola za kimarekani.....
TZS/USD.....na mteja atalipa kwa faida ya shilingi / Dola.....
TZS/USD.....hivyo kufanya bei mauzo kwa mteja kuwa jumla ya
Shilingi/Dola.....(TZS/USD.....)
4. Mteja atalazimika kulipia bidhaa hiyo / hizo pamoja na faida ndani ya kipindi cha miezi
..... Kwa malipo ya TZS/USD.....
Kila mwezi kuanzia tarehe
5. Malipo ya huduma hiyo yamewekewa dhamana na mteja na yatalipwa moja kwa moja na
Mteja kupitia akauntin yake nambari.....
Iliyopo Benki ya Kiislamu ya PBZ, tawi la.....

WAJIBU WA BENKI KWA MTEJA

- I. Kuinunua bidhaa anayoihitaji Mteja kulingana na maelekezo yake kama ilivyoainishwa
katika Profoma Invoice nambari.....
Iliyawasilishwa na Mteja.
- II. Kumkabidhi bidhaa hio/hizo Mteja ikiwa salama bila dosari yoyote kwa mujibu wa
taratibu za mauziano yaliyoainishwa katika taratibu za Dini ya Kiislamu Pamoja na
Sheria za Zanzibar na Tanzania.

WAJIBU WA MTEJA WA BENKI

- I. Kuikubali na kuipokea bidhaa iliyonunuliwa na Benki kama alivyoelekeza kupitia barua/fomu yake ya maombi na kulingana na Profoma invoice aliyowasilisha kutoka kwa muuzaji.
 - II. Kulipa bei ya manunuzi ya bidhaa kama ilivyoainishwa katika ibara nambari (4) ya mkataba huu hapo juu.
 - III. Endapo atashindwa kulipia huduma hiyo kutokana na sababu za kifo, maradhi, au kuondoka kazini mteja anaipa uwezo benki ya Kiislamu ya PBZ kurejesha fedha zake kupitia malipo yake kutoka katika mfuko wa hifadhi ya jamii wa ZSSF au kupitia mawakala wa Mteja na kama vile watakvokubaliana baina ya Benki na Mteja.
6. Endapo patatokea mgogoro wowote baina ya Benki na Mteja kutokana na mkataba huu Mgogoro huo utatatuliwa kwa mujibu wa sharia za Dini ya Kiislamu Pamoja na sheria za upatanishi za Zanzibar(Arbtration), Sheria ya upatanishi nambari 25 ya sheria ya Zanzibar.

KWA KUSHUHUDIA yaliyoelezewa pande zote mbili zimetia saini zao siku na tarehe iliyoonyeshwa hapo juu ndani ya Mkataba huu.

Kwa upande wa Benki ya PBZ

Jina.....
Saini.....
Nafasi/Cheo.....

Kwa upande wa Mteja

Jina.....
ZID.....
Saini.....

Shahidi wa Benki

Jina.....
Saini.....
Nafasi/Cheo.....

Shahidi wa Mteja

Jina.....
ZID No.....
Saini.....

Shahidi wa Benki

Jina.....
ZID No.....
Saini.....

*Umetayarishwa na
Benki ya Watu wa Zanzibar Ltd
Kitengo cha Benki ya Kiislamu
Sanduku la Barua 1173
Zanzibar.*