

The Manager,  
Daylight Microfinance Bank Limited,  
Plot 107 Ogunnusi Road,  
Ojodu, Lagos.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sir/Ma,

**REQUEST FOR LOAN FACILITY OF =N=.....**

I / We hereby apply for a bank facility of N..... from your bank, Daylight  
Microfinance Bank Limited, for a period of .....months.

The loan is to enable me/us.....

.....

I / We promise to repay the loan together with interest and charges on schedule and also give you  
the guarantees of 1).....

2).....

**PROMISORY NOTE**

I/We, ..... hereby promise to repay the sum of  
N..... being principal plus interest of facility extended to me by your bank.

*(Please note that in case of default in payment, the facility will be subject to default charge at  
the prevailing market rate).*

**LOAN REPAYMENT.**

The borrower hereby declares and guarantees that the proceeds/monies payable to the Lender  
under this agreement shall be made on a daily/weekly/monthly basis depending on the accord  
between the parties as spelt out in the offer letter.

**ACCEPTANCE**

By signing below, you have accepted our terms and conditions governing this loan.

.....  
**BORROWER'S NAME**

.....  
**SIGNATURE**

.....  
**DATE**