

TPB BANK PLC

Head Office 10th floor LAPF Towers,
Bagamoyo Road, Opp Makumbusho Village,
Kijitonyama,
P.O.Box 9300, Dar es Salaam,
Telephone +255 22 2162940
Email: info@tpbbank.co.tz
Website: www.tpbbank.co.tz

TPB/METRO/LN/OD/05/02

04.05. 2019

JAND PROPERTIES LIMITED
P.O.Box 1298
Telephone 255222666666
Mobile: 255784788466/683561666
E-mail:jmmari@jandproperties.co.tz

Dar es Salaam.

Dear Madam,

Re: YOUR APPLICATION FOR LIEN LOAN(OVERDRAFT) TZS
200,000,000/= (UNDER CASH COVER OF FDR ACCOUNT
NO.191030000031)

Refer to the above-mentioned credit facility and we are pleased to advise you that the bank has approved a lien loan of TZS 200,000,000/= (Say Tanzania Shillings Two hundred million only) in favor of you.

This facility has been approved subject to acceptance and fulfillment of the under listed terms and conditions:-

- 1. Type of facility:** Personal Loan
- 2. Amount:** TZS 200,000,000/= (Say Tanzania Shilling Two hundred million only).
- 3. Validity:** 12 Month or on demand
- 4. Security:**
Fixed deposit receipt No.037645 of Tanzania shillings
250,000,000.00(Tanzania two hundred and fifty million only), in the
name of JAND PROPERTIES LIMITED with account no.191030000031

dm 

5. Pricing:

- **Interest rate:**

13% per annum basing on daily outstanding balance. Should the market rate change drastically, the bank may review interest and you will be requested to accept a new rate.

A penalty of 3% above the normal rate will be charged on expired limit and or excesses created without prior arrangement

6. Other Terms and Conditions:

(i) Operation of the account

All business revenue must be routed through the account with our bank and the account must be operated satisfactorily.

7. Loan repayment arrangement

All business proceeds must be routed through the TPB account and the account must be operated satisfactorily with wide swings into credit balances, subsequently renewal of the credit facility will be subject to the overdrawn accounts reverting into credit balance at least once during the currency of the facility as well as on expiry of the facility

8. Submission of false information

Should any information furnished or presented by you to the bank found false, or incorrect in any material aspects, such circumstance will compel the bank to recall the loan outstanding, thus becoming due and payable to the bank immediately.

9. Failure to draw the facility

In event of your failure to draw down this facility for any reason within 60 days from the date of accepting the letter of offer, the approval shall automatically lapse.

10. Other Conditions:

(xi) Enquiry on your information

You must agree and authorize the Tanzania Postal Bank to: -

- Make inquiries from any bank, financial institution or TBA approved credit reference bureau in Tanzania to confirm any information provided by you.
- Seek information from any bank, financial institution or TBA approved credit reference bureau when assessing you at any time during the existence of your account.
- Disclose to TBA approved reference bureau information Relating to the account maintained at Tanzania Postal Bank.


You must sign a LIEN Loan agreement

(xiii) Complying with terms and conditions

In the event of your failure to comply with any of the above stated terms and conditions the bank shall cancel the facility thus, the outstanding loan amount becoming due for repayment in full.

Yours sincerely,

For and on behalf of;

TPB BANK PLC
 TWIGA - SAMORA MINI BRANCH
 Assistant Branch Manager
 Signature: 
 Lilian Mboya,
 Date:

Branch Manager, Metropolitan

ACCEPTANCE

I DIOTREPHEs MATIRE MMARI.....
 hereby accept approval of a lien loan facility (Overdraft) of
 Tshs. 200,000,000 (Say Two hundred million only) and also
 accept the pertinent terms and conditions stipulated above.

Name DIOTREPHEs MATIRE MMARI..... Signature ..... Date 04/05/2019

Name SARAH DIOTREPHEs MMARI..... Signature ..... Date 04/05/2019

STATEMENT OF ACCOUNT

Exim Bank

Branch 32 EBTL, Masaki
 Print Date 02-Apr-2020
 Time 11:47:04

Mrs JANET DEOTREPES MMARI/DEOTREPES MAIRE
 P.O.BOX 1298 DAR ES SALAAM
 PLOT NO 805
 MSASANI BEACH STREET
 NEARBY SEA CLIFF HOTEL
 DAR ES SALAAM

Branch	EBTL, Masaki	Statement	Page
Account Number	0301664009	Currency	1 of 1
Type of Account	PCFCY	Period	01-Oct-2019 - 02-Apr-2020

Date	ValueDate	Tran Code	Transaction	Ref.No.	Debit	Credit	Balance
			Opening Balance				67,862.05 CR
02-Oct-2019	02-Oct-2019	CC	SELF Instrument Number 925740	32/199/1	5,000.00		62,862.05 CR
07-Oct-2019	07-Oct-2019	USD Charges	SELF Instrument Number 925741	32/157/1	5,000.00		57,862.05 CR
07-Oct-2019	07-Oct-2019		Tran Charges Recovery	1/7687/1	72.00		57,790.05 CR
10-Oct-2019	10-Oct-2019	USD Charges	SELF	32/136/1	5,000.00		52,790.05 CR
10-Oct-2019	10-Oct-2019		Tran Charges Recovery	1/4380/1	72.00		52,718.05 CR
23-Oct-2019	23-Oct-2019	CC	CASH PAID TO JANET MMARI Instrument Number 925742	32/107/1	6,000.00		46,718.05 CR
30-Oct-2019	30-Oct-2019	CC	SELF Instrument Number 925743	32/174/1	5,000.00		41,718.05 CR
31-Oct-2019	31-Oct-2019		Ledger Charges Recovery	1/7647/1595	15.00		41,703.05 CR
12-Nov-2019	12-Nov-2019	CC	SELF Instrument Number 925744	32/102/1	2,000.00		39,703.05 CR
20-Nov-2019	20-Nov-2019	CC	SELF Instrument Number 925745	32/96/1	2,000.00		37,703.05 CR
30-Nov-2019	30-Nov-2019		Ledger Charges Recovery	1/5964/1593	15.00		37,688.05 CR
03-Dec-2019	03-Dec-2019	CC	IFO JANETH DEOTREPES MMARI Instrument Number 925746	1/4049/1	7,000.00		30,688.05 CR
13-Dec-2019	13-Dec-2019		S007080RCP121319 B/O 1/TRACTEBEL ENGINEERING GMBH IFO JANET MMARI JAND PROPERTIES	99/18/2		1,272.00	31,960.05 CR
13-Dec-2019	13-Dec-2019		S007080RCP121319 B/O 1/TRACTEBEL ENGINEERING GMBH IFO JANET MMARI JAND PROPERTIES	99/18/3	6.00		31,954.05 CR
31-Dec-2019	31-Dec-2019		Ledger Charges Recovery	1/7247/1593	15.00		31,939.05 CR
31-Jan-2020	31-Jan-2020		Ledger Charges Recovery	1/6864/1577	15.00		31,924.05 CR
07-Feb-2020	07-Feb-2020	CC	SELF Instrument Number 925747	32/96/1	2,500.00		29,424.05 CR
26-Feb-2020	26-Feb-2020	CC	FX Instrument Number 925748	32/152/1	3,000.00		26,424.05 CR
29-Feb-2020	29-Feb-2020		Ledger Charges Recovery	1/5990/1591	15.00		26,409.05 CR
04-Mar-2020	04-Mar-2020	CC	SELF Instrument Number 925749	32/178/1	3,000.00		23,409.05 CR
31-Mar-2020	31-Mar-2020		Ledger Charges Recovery	1/7291/1593	15.00		23,394.05 CR
Total					45,740.00	1,272.00	
Total Number of Debit/Credit					20	1	
Closing Balance							23,394.05 CR

Unless the constituent notifies the Bank immediately of any discrepancy found by him in the statement of account, it will be taken that he has found the account correct.