TRA SACCOS

Loan Application Form — Step-by-Step Guide

■ This guide walks you through every section of the online loan application form. Read each section before you fill it in. Fields marked * are required — the form cannot be submitted without them.

What You Need Before You Start:

- ■ Current month salary slip (PDF or photo)
- ■ Your NIDA number (20 digits — from your National ID card)
- ■ Your employee code (Emp Code) — TRA staff only
- ■ Bank details: bank name, branch, account number
- ■ Mobile money number registered in your name
- ■ Full names and phone numbers of two guarantors (must be SACCOS members)
- ■ Full names and phone numbers of two next-of-kin

Step 1 — Personal Information

B. Applicant Full Name

Title *
Select: Mr / Mrs / Ms

First Name *
As it appears on your official ID

Middle Name
Optional — fill in if you have one

Last Name *
Your family / surname

Date of Birth *
Format: YYYY-MM-DD. Used to calculate your retirement date (age 60)

Gender *
Select: Male / Female

Employment Details

Employer / Institution Type *
Select one: TRA Employee / Other Institution / Self-employed / Unemployed

Employee Code (Emp Code) *
TRA staff only. Must match your salary slip. Your name will be filled in automatically.

Station
Select your work station from the dropdown

Employment Type *
Select: Permanent / Contract / Self-employed

■ Required Documents: Once you select your employment type, a list of required documents will appear. You must upload your salary slip (PDF or image, max 5 MB per file).

Basic Salary (TZS) *
Gross pay — the amount before any deductions (NSSF, PAYE, etc.)

Total Deductions (TZS)

Sum of all deductions — NSSF, PAYE, existing loan repayments

Salary Slip Date *
Must be from this month or last month. Older slips will be rejected.

Bank Details

Bank Name
e.g. CRDB, NMB, Stanbic, NBC

Bank Branch
The branch name you use

Account Number
Your full bank account number

Mobile Money

Mobile Money Number
Phone number registered to your name for M-Pesa, Tigo Pesa, Airtel Money, or Halopesa

Residential & Contact Details

Area / Neighbourhood *
Name of the area where you live

Postal Address *
e.g. P.O. Box 1234

Region / District / Ward *
Select your region first — the district list updates automatically

Phone 1 *
Primary phone number (used to send the OTP verification code)

Phone 2
Optional — an alternative contact number

Email Address *
Also used to send the OTP confirmation code

NIDA Number *
20 digits only — from your National ID card. No spaces or letters.

Next of Kin

You must provide two next-of-kin. Accepted relations: Spouse, Child, Parent, or Sibling.

Full Name *
Full name of this next-of-kin

Relationship *
e.g. Wife, Son, Sister

Phone Number *
Valid phone number for this person

■ The form saves automatically as you type. If you close the page and return later, you can resume from where you left off using the Continue Code shown at the top of the page.

Step 2 — Loan Details

Loan Amount & Type

Loan Amount Requested (TZS) *
The amount you want to borrow. It will automatically be rounded up to the nearest TZS 100.

Existing Loan Balance (TZS)
If you have an ongoing loan, enter the remaining balance. Enter 0 if you do not.

Loan Type *
Choose a loan product from the list. After selecting, you will see the interest rate, maximum term, and monthly repayment.

■ Check the terms: After selecting a loan type, a summary box will show: Interest Rate (%), Maximum Term (months), Monthly Repayment (TZS). Make sure you are comfortable with the monthly repayment before continuing.

Loan Purpose

Tick one or more purposes that apply. Options include: Construction, House Rent, House/Plot Purchase, Medical, School Fees, Vehicle, Business, Repay Other Loan, Farming, Personal Use.

Repayment Term

Term (Months) *
Number of months to repay the loan. The maximum depends on the loan type and your months remaining until retirement.

Step 3 — Collateral — Additional Security

If you have assets that can serve as additional collateral (optional), complete this table. Acceptable assets include: land, property, vehicles, business equipment, etc.

Type of Collateral
e.g. House, Plot, Vehicle

Location
Address or area where the asset is located

Value (TZS)
Current market value of the asset

■■ This section is optional. You can continue without filling it in if you have no additional collateral.

Step 4 — Existing Debts

List all loans you are currently repaying at other banks, SACCOs, or financial institutions. This helps the committee assess your repayment capacity accurately.

Lender Name
Name of the bank or institution

Amount Owed (TZS)
Total loan amount borrowed

Final Repayment Date
End date of that loan agreement

Monthly Repayment (TZS)
Amount you pay each month

Balance Remaining (TZS)
Amount still owed

■■ If you have no existing debts, leave this table blank and continue.

Step 5 — Declaration — Signing the Form

Before submitting, you must print the declaration form and sign it in front of a Commissioner for Oaths. Follow these steps:

1. Click **"■■ Print Combined Form"** — a single document will be generated combining your declaration (Section E) and the Guarantors' declarations (Sections F & G).

2. You and **both guarantors** sign in front of a Commissioner for Oaths. The Commissioner signs once on Section E only.

3. Take a photo or scan of **all signed pages**.

4. Upload the photo/scan as a single file using the upload button.

■■ Important: Fill in the Guarantor details (Step 6) FIRST, before printing. The guarantors' names appear on the printed document.

Step 6 — Guarantors

■ Each guarantor must be a TRA SACCOS member. If you enter their employee number, NIDA, or phone number, their name will be filled in automatically.

Guarantor 1 Details

Full Name *
All three names of the guarantor

Address
Where the guarantor lives

Phone Number
Guarantor's phone number (can be used to look up their name)

Employee Number / NIDA
Guarantor's employee code or NIDA number (also used for lookup)

Date of Signature
Date the guarantor will sign the form

Guarantor 2 Details

Fill in the second guarantor's details the same way as the first.

Step 7 — Final Confirmation (OTP) — Submitting Your Application

Once all steps are complete, you will receive a one-time confirmation code (OTP) on your phone and/or email. Follow these steps:

1. Click the **"Submit Application"** button.

2. An OTP will be sent to your phone (SMS) and/or your email address.

3. Enter the OTP in the box that appears. It is valid for 10 minutes.

4. Your application will be assigned a unique **Short Code**. Save this — you can use it to track the status of your application at any time.

> ■ If you do not receive the OTP within 2 minutes: (1) Check your Spam / Junk folder. (2) Confirm the phone number and email address you entered are correct. (3) Contact your nearest TRA SACCOS office for assistance.