

The Branch Manager
Africa Banking Corporation Zambia Limited (T/A Atlas Mara)
P O Box 37107
Lusaka

Dear Sir or Madam,

REFERENCE AND IRREVOCABLE UNDERTAKING

We wish to introduce our employee as follows:

Employee Name	
Employee Number	
NRC #	
Designation	
Employment Terms i.e. Contract or Permanent (indicate tenor and expiry if contract)	
Date of Employment	
Physical Address	
Mobile Number	

We confirm that the above named is employed in our institution as and we give our irrevocable undertaking to send their net salary amounting to, to Atlas Mara during the term of the loan. We also give our irrevocable undertaking that during the said term, all emoluments (including gratuity where applicable) due to them, in the event of leaving employment for any reason, shall be paid to their Atlas Mara account.

We also give our irrevocable undertaking to inform Atlas Mara of the employee's new station in case of transfer and further give our undertaking to obtain clearance from Atlas Mara before acting on any request to change the pay point by the employee.

This irrevocable undertaking is valid until full repayment of this loan during the employee's tenure of service or immediately thereafter when end of service benefits are to be paid, which may or may not settle the loan in full.

Yours faithfully,

Designation:

Designation:

Name: _____

Name: _____

Date: _____

Date: _____

Authorized signatories

(Who all warrant that they are authorized to give this irrevocable undertaking).

Consented to and instructed by:

Name: (Name of employee)

Signature:

Date: _____