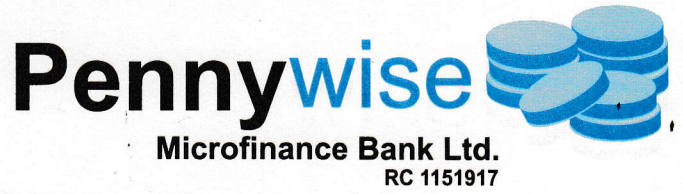


**Reference Form**



To  
The Manager,  
Pennywise Microfinance  
Dear Sir,

\_\_\_\_\_  
Name of Individual(s) Opening An Account.

I/We wish to confirm that I/We have known the above named individual(s) for \_\_\_\_\_ years and would like to comment on their suitability for the purpose of maintaining a current account with yourselves as follows:

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

I/We maintain a current account with: (please state name of Bank): \_\_\_\_\_

Address of Bank: \_\_\_\_\_  
\_\_\_\_\_

My/our Account number is: \_\_\_\_\_

And my/our Phone No(s) is/are: \_\_\_\_\_

Yours faithfully,

\_\_\_\_\_  
Signature

Name of referee: \_\_\_\_\_

Address of referee: \_\_\_\_\_  
\_\_\_\_\_

Referee's Phone No.: \_\_\_\_\_

**Please note:**

1. Referee(s) must be a current account holder either in Pennywise Microfinance Bank Ltd. or any other bank.
2. Referee's account must nit be less than six months old.
3. Salary account holder(s) are not suitable referees.

**"CAUTION"**  
**IT IS VERY DANGEROUS TO INTRODUCE A PERSON WHO IS NOTWELL-KNOWN TO YOU**