



**consumer loan**  
application form





Level 9, Deloitte Tower  
Douglas Street PO Box 1141  
Port Moresby NCD 121  
PAPUA NEW GUINEA

# consumer loan application form

## PRIMARY APPLICANT

\*Surname  \*Given Name(s)  Male  Female

Date of Birth:  /  /  or Age  Marital Status:  Single  Married  Divorced  Other  Number of Dependents:

Name of Spouse:  ID number & Type (e.g work ID & No.)  Home Village

\*Residential Address: (Section, Allotment, Suburb, Town/City Details)

Postal Address:  Email Address:

Years at Residence:  Home Telephone No:  Mobile (BMobile):  Mobile (Digicel):

\*Employer's Name:  Employer's Address:

\*Designation:  Years of Service:  \*Business Phone:  Business Fax:

Previous Employer's Name:  Previous Employer's Address:

Previous Designation:  Years of Service:  \*Business Phone:  Business Fax:

Nearest Relative (not living with you):  Relationship:  Telephone No:  Postal Address:

(\*Denotes mandatory information)

## JOINT APPLICANT

\*Surname  \*Given Name(s)  Male  Female

Date of Birth:  /  /  or Age  Marital Status:  Single  Married  Divorced  Other  Number of Dependents:

Name of Spouse:  ID number & Type (e.g work ID & No.)  Home Village

\*Residential Address: (Section, Allotment, Suburb, Town/City Details)

Postal Address:  Email Address:

Years at Residence:  Home Telephone No:  Mobile (BMobile):  Mobile (Digicel):

\*Employer's Name:  Employer's Address:

\*Designation:  Years of Service:  \*Business Phone:  Business Fax:

Previous Employer's Name:  Previous Employer's Address:

Previous Designation:  Years of Service:  \*Business Phone:  Business Fax:

Nearest Relative (not living with you):  Relationship:  Telephone No:  Postal Address:

**LOAN AMOUNT & PURPOSE**


**FUNDS POSITION**

Application of Funds

	K	
	K	
	K	
	K	
	K	
	K	
<b>TOTAL</b>	K	

Source of Funds

	K	
	K	
	K	
	K	
	K	
	K	
<b>TOTAL</b>	K	

**INCOME PER FORTNIGHT**

Fortnightly salary or wages (after tax)	K	
Spouse's income (only if joint borrower)	K	
Other income (give details)		
	K	
Housing allowance	K	
M/V allowance	K	
Rentals : Property 1	K	
	K	
Property 2	K	
	K	
Property 3	K	
Others	K	
	K	
	K	
	K	
	K	
	K	
	K	
	K	
	K	
	K	
<b>TOTAL FORTNIGHTLY INCOME</b>	K	

**COMMITMENTS PER FORTNIGHT**

Housing loan repayments	K	
Rental	K	
Vehicle running expenses	K	
Vehicle registration / CTP cost	K	
Other transport expenses e.g. PMV fares	K	
Electricity	K	
Living expenses (food, electricity, water, etc)	K	
Other loan repayments (give details)		
	K	
Insurance costs	K	
Traditional obligations (give details)		
	K	
Govt. charges – Water rates, land tax, etc	K	
Other regular commitments (give details)		
	K	
	K	
Repayments on this proposed loan	K	
<b>TOTAL PROPOSED FORTNIGHTLY EXPENSES</b>	K	

**PERSONAL BALANCE SHEET**

**LIABILITIES**

Loan(s) (give details)	K	
	K	
Existing KFL Liabilities	K	
Other debts/money owed (give details)		
	K	
a. Institutional S & L Societies	K	
b. Other Finance Companies	K	
(i)	K	
(ii)	K	
(iii)	K	
Credit Cards: (i)	K	
(ii)	K	
<b>TOTAL LIABILITIES</b>	K	

**ASSETS**

Property Address:		
	K	
Household furniture	K	
Motor vehicle	K	
Bank Account(s) (give details)	K	
	K	
	K	
Other Assets (give details)		
	K	
	K	
	K	
<b>TOTAL ASSETS</b>	K	

## DECLARATIONS

Tick appropriate boxes if any of the following questions are true for the applicant or the joint applicant (If "Yes" please explain on a separate sheet of paper)

	APPLICANT	JOINT APPLICANT
Have you had any outstanding judgements, or in the last ten years have you been declared bankrupt?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Within the past seven years, have you had property foreclosed upon?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you party in a lawsuit?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

## CERTIFICATION, AUTHORISATION AND CONSENT

I/We certify that the information provided in this application (pages one and two) is true and correct. I/We understand that any intentional or negligent misrepresentations of the information may result in civil liability and/or criminal penalties. I/We authorise Kina to obtain any and all information necessary to process this application and service the account if approved including but not limited to information concerning my/our employment, savings and cheque deposits and consumer credit and mortgage credit histories. I/we further hereby consent to release any information held by Kina to a Credit Bureau Agency and also authorise Kina to enquire with the credit bureau in relation to my credit facility.

I/We hereby further irrevocably:

- Consent to the release of any information held by Kina to a credit bureau agency;
- Authorise Kina to enquire with the credit bureau in relation to my/our credit facility;
- Authorise Kina to communicate/deal with my/our nominated supplier/dealer/agent/vendor whichever applicable and any other entity mentioned in the application form related to my/our loan application; and
- Authorise the release of loan proceeds accordingly upon completion of loan documentation to the supplier/dealer/agent/ vendor, whichever applicable.

Name:

Signature:

X

Date:  /  /

Name:

Signature:

X

Date:  /  /

## REQUIREMENTS

All applications submitted must meet the following requirements:

- Attached three (3) recent pay slips
- Reference from employer
- Two (2) to three (3) months bank statements
- Two (2) types of photo identity (i.e. driving licence, passport, superannuation ID etc);
- IRC Annual Returns (if any)
- If repayment relies upon another source of income, this income must be verified.
- If application is submitted under joint names, spouse's pay-slips must be attached
- Security provided must be clearly stated and full details provided
- Purpose for the loan must be clearly stated and necessary-supporting Documents (quotations, invoices etc) must be attached.
- Completed application form
- Upfront Processing fee of K200.00

PLEASE NOTE THAT INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED

SHOULD THE LOAN BE DECLINED OR THE CUSTOMER WITHDRAWS THE APPLICATION, NO FEES WILL BE REFUNDED.

### TO BE COMPLETED BY KINA ONLY

PAYMENT RECEIPTED BY:

CONFIRMED/RECEIVED BY:

DATE:

 /  /