

Lowest Interest Rate: Simple and fast – Easy for our people

New ☐ Existing Customer ☐

Existing Contract Number: _____
Department / Company Code: _____
School Code: _____
Provincial Code: _____

Employment Details:

Payroll Number: _____
Department / Company: _____
Postal Address: _____
Business Phone: _____
Email Address: _____
Position: _____
Immediate Supervisor: _____
Date Employed: _____ Paymaster: _____
NASFUND/NSF#/PASSPORT No./NID: _____

RESIDENTIAL ADDRESS:

Lot: _____ Section: _____ Suburb: _____

Street Name: _____

Spouse's Last Name: _____ Spouse's First Name: _____

Spouse's Employer's Name: _____ Spouse's Contact Details: _____

Name of Close Relative (not living with you): _____

Relationship: _____ Relative's Phone: _____

OFFICE USE ONLY:

Loan Amount:		
Outstanding Balance:		
Ist Installment:		
Installment Difference:		
RF1:		
RF2:		
RF3:		
Cheque / Trans Fee:		
Net Disbursed Amount:		

Approved ☐ Declined ☐ Pending ☐

Approved by (GM/OM) _____ Loan compliance officer _____

PNG Integrated Finance Limited
Loan Application Form & Loan Agreement



Email: info@pngifl.com / inforpif@gmail.com
+675 340 4779

PERSONAL INFORMATION

Given Name: _____

Middle Name: _____

Surname: _____

Home Phone: _____

Mobile Number: _____

Village: _____

Home Town: _____

Province: _____

Nationality: PNG ☐ Others: ☐

Birth Date: _____

Sex: Male ☐ Female ☐

Marital Status: Single ☐ Married ☐ Widowed ☐ Divorced ☐

Amount: _____

PVA Amount: _____

No. of FNs: _____

Gross Loan: _____

Gross Salary: _____

Net Salary: _____

Mode of Payment:

Bank Credit ☐ Company ☐ Cheque ☐ Cash ☐
Bank Name: BSP ☐ Kina Bank ☐ ANZ ☐ WPC ☐ Maybank ☐

Branch: _____

Account Type: _____

Account Number: _____ (Last 3 PPE B/C Check)

I certify that the information given in this loan application is true and correct and I authorize that PNGIFL may check details of my credit and employment history with concerned authorities including Credit Data Bureau.

Signature: _____ Witness: _____ PIFL Recc: _____

Date: ____/____/____



Office Use Only

Website: www.pngifl.com

Sales Account Code: _____

Portfolio Manager: _____

Customer Code: _____

Source Code: _____

Source Name: _____

Contact Number: _____

Purpose of Loan Request

School Fees		Funeral Expenses	
Medical Fees		Bride Price	
SME Financing		Refinancing	
Personal Expenses		Travel Expenses	



PNG Integrated Finance Limited - **LOAN AGREEMENT**



PART A - BORROWER OBLIGATIONS

The Borrower referred to this in Loan Agreement here-of agrees to borrow the amount including interest and fees (as detailed below) for a

Total Loan Amount of K _____ which loan shall be repaid over

_____ fortnightly installments of K _____ each fortnight commencing on _____ of _____ 20____, until the loan is fully repaid.

The Borrower must repay the loan and pay the interest on the loan and all other amounts debited under this contract, and pay all fees as provided for below.

The Borrower must pay the installments on the dates and in the manner specified in this contract.

The Borrower must tell PNG Integrated Finance Ltd promptly if he/she changes his/her home address or employment.

In the event of termination or resignation, the borrower's nal entitlement with their employer shall automatically be attached in order to pay the loan and to be forwarded to *PNG Integrated Finance Limited*.

The borrower shall pay the Loan Repayment Insurance fee @ 2% of the loan amount which will be added to the total loan.

Details of Applicant Financial Status

Do you have a credit card? Yes ☐ No ☐

If so what is the total outstanding balance on all credit cards? K _____

Please give details of your main credit card, the one you frequently use.

Type of Card (e.g. Master Card / Visa Card): _____

Name of the Bank that issue that card: _____

Have you ever been insolvent, bankrupt, insolvent in any court proceedings?

for debt or made arrangements with your creditors? Yes ☐ No ☐

Commitments

Monthly Mortgage/rent costs: _____

Existing Monthly Loan repayments: _____

School Fee costs per annum: _____

Spouse / Child support payments per fortnight: _____

FN budget for house (& others): _____

PART B - DEFAULT

The borrower shall be deemed to have committed a default under the

Loan Agreement if:-

a. He or she fails to repay any money due or fails to comply with the obligations of the contract; or

b. He or she provides false or misleading information in relation to this contract; or

c. He or she is declared bankrupt or becomes subject to receivership or similar thing under the law.

If the borrower defaults, he/she must repay PNG Integrated Finance Ltd on demand, the outstanding balance of the loan and all other money payable under this contract.

If the borrower should default in his/her obligations, he/she must pay to PNG Integrated Finance Ltd on demand in addition to all other monies due to PNG Integrated Finance Ltd, interest on all amounts outstanding to PNG Integrated Finance Ltd from the due date until payment plus the default interest rate of 35% per annum. The penalty interest shall be applicable and charged on the full outstanding balance of the loan and accrued on daily balances.

Enforcement expenses may become payable if the borrower defaults.

Borrower must pay PNG Integrated Finance Ltd on demand:

a. All enforcement expenses PNG Integrated Finance Ltd reasonably incurs when exercising its rights should borrower defaults under this contract; and

b. All other expenses cost and damages incurred by PNG Integrated Finance Ltd or fees payable as a result of the borrowers breaching any of obligations under this contract as a result of any false or misleading representation, warranty or statement made in connection with this contract. PNG Integrated Finance Ltd as may debit the amount of any

expenses, cost or damage referred above to the loan amount at any

time it is incurred. The amount must be paid on demand.



You can now pay straight to

our bank accounts when you

want an early settlement of your loan apart from your normal Payroll deductions and

Avail Interest Rebates! We do also accept CASH PAYMENTS but we do have EFTPOS machine.

PPART C – OTHER

Rights now Waived - PNG Integrated Finance Ltd rights under

this contract are unaffected by any delay in exercising those rights or

because PNG Integrated Finance Ltd gives the borrower any

tome or other indulgences.

Loan Repayment Insurance – in the event of the death of the Borrower,

the outstanding balance will be repaid in full through the Loan

Repayment Insurance. This insurance only applies in the case of death

of the Borrower and evidence of death (via Certified Death Certificate)

must be supplied to activate the insurance.

I hereby acknowledge that Moni Plus follows Rule 78 Method of

income recognition.

PART D – INDEMNITY

The Borrower certifies that the information provided in this agreement

is true and correct in every particular, and is no way falsified.

PART E – ACKNOWLEDGMENT OF THE BORROWER

I, _____ of

_____ (address) the Borrower, hereby

acknowledge that:

a. I have carefully read and understand the contents of this

contract and understand the terms and conditions set out on the contract.

b. I understand that by signing this contract it is legally binding contract and I become legally bound by the terms and conditions thereof.

Signed and Sealed by the parties herein on the ____ day of _____

20____.

Borrower's Signature

_____ (sign here)

Signed for and on behalf of PNG Integrated Finance Ltd

T/as PNGIFL: _____

Email: info@pngifl.com / inforpif@gmail.com , Phone: +675 340 4779— “Empowering people to grow together for national prosperity” - Simple, Fast & Easy