

PRIMARY APPLICANT

*Surname *Given Name(s) Male Female

Date of Birth: / / 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: / / 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	
TOTAL	K	

Source of Funds

	K	
	K	
	K	
	K	
	K	
	K	
TOTAL	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	
Property 3	K	
Others	K	
	K	
	K	
	K	
	K	
	K	
	K	
	K	
	K	
	K	
TOTAL FORTNIGHTLY INCOME	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	
	K	
Repayments on this proposed loan	K	
TOTAL PROPOSED FORTNIGHTLY EXPENSES	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	
TOTAL LIABILITIES	K	

ASSETS

Property Address:		
	K	
Household furniture	K	
Motor vehicle	K	
Bank Account(s) (give details)	K	
	K	
	K	
	K	
Other Assets (give details)		
	K	
	K	
	K	
TOTAL ASSETS	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 Bank 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 Bank to a Credit Bureau Agency and also authorise Kina Bank 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 Bank to a credit bureau agency;
- Authorise Kina Bank to enquire with the credit bureau in relation to my/our credit facility;
- Authorise Kina Bank to communicate/deal with my/our nominated supplier/dealer/agent/vendor whichever is 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 is applicable.

Name:

Name:

Signature:

Signature:

Date: / /

Date: / /

REQUIREMENTS

All completed applications submitted must include the following requirements:

- Attached three (3) recent payslips
- Confirmation of Employment Letter
- Three (3) months bank statements including other Bank Loans
- Two (2) types of photo identity (i.e. driving licence, passport, superannuation ID etc);
- Superannuation Statement (3 months)
- 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
- Letter of Offer & Acceptance (if Purchasing Property)
- Copy of State Lease (if available)

PLEASE NOTE THAT INCOMPLETE APPLICATIONS WILL NOT BE PROCESSED

TO BE COMPLETED BY KINA ONLY

PAYMENT RECEIPTED BY:

CONFIRMED/RECEIVED BY:

DATE: / /