

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	
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	
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	No	Yes	No
Within the past seven years, have you had property foreclosed upon?	Yes	No	Yes	No
Are you party in a lawsuit?	Yes	No	Yes	No

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:

X

Date: / /

X

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: / /