

# HOME LOAN APPLICATION



Level 9, Kina Bank Haus  
Douglas Street PO Box 1141  
Port Moresby NCD 121  
PAPUA NEW GUINEA

## BANK USE ONLY

Branch: \_\_\_\_\_ Officer ID: \_\_\_\_\_  
Officer: \_\_\_\_\_ Introducer Code: \_\_\_\_\_

## FACILITY DETAILS

Number of Applicants: \_\_\_\_\_ Purpose of facility:

Product Type:  Property Purchase  Strata Property  
 Standard Home Loan  Building and Construction  Deed of Priority  
 Fixed Rate Home Loan  Refinancing/Debt Consolidation  Home Improvement  
 Residential Property Investment Loan  Purchase of Household Goods  Other\*  
 Fixed Rate Residential Property Investment Loan

Loan Amount: \_\_\_\_\_ \*If Other, please state: \_\_\_\_\_

Repayment Frequency: \_\_\_\_\_  Visa Credit Card (Optional). Please complete the Visa Credit section on page 4.

Loan term (in years): \_\_\_\_\_

## Loans being Refinanced

Existing Kina Bank Loan: \_\_\_\_\_  
Non Kina Bank Loan: \_\_\_\_\_  
Cash Contribution/Deposit: \_\_\_\_\_  
Super Fund Equity: \_\_\_\_\_  
Other Costs: \_\_\_\_\_  
Amount Sought: \_\_\_\_\_

## BANK USE ONLY

Customer Type: \_\_\_\_\_  
Interest Rate: \_\_\_\_\_  
Established Fee: \_\_\_\_\_  
Repayment Method: \_\_\_\_\_

## PERSONAL DETAILS - APPLICANT 1

Title:  Mr  Mrs  Ms  Miss  Other\* (Please state): \_\_\_\_\_

First Name: \_\_\_\_\_ Surname: \_\_\_\_\_

D.O.B: \_\_\_\_\_ Age: \_\_\_\_\_ Do you currently bank with Kina Bank?  Yes  No

Residential Status:  Citizen Resident  
 Non-Citizen Resident

Kina Bank CIF/Account: \_\_\_\_\_

Residential Address: \_\_\_\_\_

Time at Address: \_\_\_\_\_ Years \_\_\_\_\_ Months

Previous Residential Address: \_\_\_\_\_

Time at Address: \_\_\_\_\_ Years \_\_\_\_\_ Months

Postal Address: \_\_\_\_\_

Prov Fund Card Number: \_\_\_\_\_

Housing Situation:  Own Home  Living with Family  Buying a Home  Renting  Other\*  
\*If Other, please state: \_\_\_\_\_

Marital Status:

Married  Single  Defacto  Separated  Other  Divorced

Number of Dependants:

Age of Dependants:

Email Address:

Work phone:

Home phone:

Mobile No:

Passport number:

Drivers license Number:

Issuing Country:

Issuing City:

Name of friend or relative not living with you:

Relationship:

Contact details of friend or relative:

### EMPLOYMENT DETAILS - APPLICANT 1

Occupation:

Employment Status:  Permanent  Contract

Self Employed:  Yes  No

Contract Expiry Date:

If Yes, Time of Business:                      Years                      Months

Time of Employment:                      Years                      Months

Employer:

Phone:

Employer Address:

Monthly Gross Salary:

Monthly Net Salary:

Previous Employer:

Phone:

Previous Employer Address:

Time with Employer:                      Years                      Months

### ARREARS HISTORY AND DATA BUREAU (BANK USE ONLY)

Does the customer have any arrears within the past 6 months?  Yes  No      Number of defaults:

Credit enquiry for last 30 days:

Credit enquiry for last 6 months:

### PERSONAL DETAILS - APPLICANT 2

Title:  Mr  Mrs  Ms  Miss  Other\* (Please state):

First Name:

Surname:

D.O.B

Age:

Do you currently bank with Kina Bank?  Yes  No

Residential Status:  Citizen Resident

Kina Bank CIF/Account:

Non-Citizen Resident

Residential Address:

Time at Address:                      Years                      Months

Previous Residential Address:

Time at Address:                      Years                      Months

Postal Address:

Prov Fund Card Number:

Housing Situation:

Own Home  Living with Family  Buying a Home  Renting  Other\*

\*If Other, please state:

Marital Status:

Married  Single  Defacto  Separated  Other  Divorced

Number of Dependants:

Age of Dependants:

Email Address:

Work phone:

Home phone:

Mobile No:

Passport number:

Drivers license Number:

Issuing Country:

Issuing City:

Name of friend or relative not living with you:

Relationship:

Contact details of friend or relative:

## EMPLOYMENT DETAILS - APPLICANT 2

Occupation:

Employment Status:  Permanent  Contract

Self Employed:  Yes  No

Contract Expiry Date:

If Yes, Time of Business:                      Years                      Months

Time of Employment:                      Years                      Months

Employer:

Phone:

Employer Address:

Monthly Gross Salary:

Monthly Net Salary:

Previous Employer:

Phone:

Previous Employer Address:

Time with Employer:                      Years                      Months

### ARREARS HISTORY AND DATA BUREAU (BANK USE ONLY)

Does the customer have any arrears within the past 6 months?  Yes  No      Number of defaults:

Credit enquiry for last 30 days:

Credit enquiry for last 6 months:

## STATEMENT OF POSITION DETAILS

Provide details where applicable.

Assets	Details	Value
Kina Bank Account		
Other Bank Account		
Property/ies		
Motor Vehicle		
Furniture and Household Items		
Superfund		
Other Asset		
<b>Total Assets</b>		

Statement of position continued on the next page.

## Kina Bank Home Loan

Liabilities	Details	Value	Limit	Monthly Payment	To be Refinanced Yes/No?
Kina Bank Credit Card		K	K	K	
Kina Bank Personal Secured Loan		K	K	K	
Kina Bank Unsecure Personal Loan		K	K	K	
Kina Bank Vehicle Loan		K	K	K	
Non-Kina Bank Home Loan		K	K	K	
Non-Kina Bank Personal Secured Loan		K	K	K	
Non-Kina Bank Unsecured Personal Loan		K	K	K	
Non-Kina Bank Overdraft		K	K	K	
Non-Kina Bank Other Loan		K	K	K	
Others		K	K	K	
<b>Total Liabilities</b>		K	K	K	

Monthly Income	Gross	Net
Salary	K	K
Self Employed	K	K
Regular Commission (if any)	K	K
Rental Income	K	K
Other Income	K	K
<b>Total Income</b>	K	K

Monthly Expenses	Amount
Rent/Board	K
Motor Vehicle	K
Utilities	K
Life Insurance	K
Other Bills/Living Expenses	K
<b>Total Expenses</b>	K

## PRIVACY AND CONFIDENTIALITY STATEMENT

Kina Bank collects your information for the purpose of identifying you, assessing your application and, if approved, to provide you with the product or service applied for. If you do not provide some or all of the information requested, Kina Bank will not process your application.

Kina Bank may disclose your information:

- to help Kina Bank provide or tell you about other Kina Bank products or services which may interest you;
- to related bodies corporate (including subsidiaries) of Kina Bank for internal and administrative and operational purposes (including risk management, systems development and testing).
- to obtain a credit report about your commercial activities and commercial credit worthiness from any business which provides that type of information to assess your application;
- to another credit provider: to assess your application, to assess your credit worthiness, to help you avoid a default on your obligations or to tell a credit provider of any default you have made;
- to credit reporting or debt collecting agencies, any outsourced provider, agents, contractors or advisers Kina Bank engages to carry out its functions and activities, Kina Bank's alliance partners, and to other parties authorised and/or required by law.

### ARREARS HISTORY AND DATA BUREAU (BANK USE ONLY)

Does the customer have any arrears within the past 6 months?  Yes  No Number of defaults:

Credit enquiry for last 30 days:

Credit enquiry for last 6 months:

## KINA BANK VISA CREDIT CARD APPLICATION

**OFFICE USE ONLY** (Visa Credit Card number)

X X X X X X

Existing limit (if any): K

New approved Limit: K

### IDENTIFIER

Mothers Maiden Name:

Place of birth:

Embossing Line:

2nd email (if any):

## PURPOSE

I am applying for:

New Visa Credit Request  Increase Credit Limit  Decrease Credit Limit

## REQUEST LIMIT

K500 min  K1,000  K2,000  K3,000  K4,000  K7,500  K10,000  K15,000

K20,000  Other K

\*If Other, please state reason, eg. travel:

## CARD COLLECTION

For security reasons you must collect your card from a Kina Bank branch. Please specify the address of the Kina Bank branch where you wish to collect your card(s).

### OFFICE USE ONLY (Officer Details)

First Name:

Surname:

Signature:

Date:

## APPLICANT SIGNATURE

Signature:

## ADDITIONAL CARD HOLDER DETAILS

Up to two additional cardholders, who must be 18 years of age or over, may be nominated. To nominate more than one cardholder, see branch staff for details. Please note the applicant is responsible for all transactions made by the additional cardholder.

Title:  Mr  Mrs  Ms  Miss  Other\* (Please state):

First Name:

Surname:

D.O.B

Issuing city or branch:

Your mother's maiden surname:

Allocated Card Limit: K

Additional cardholder's signature:

## CUSTOMER DECLARATION

(To be signed by all individual applicants and by existing guarantors).

My signature below affirms my understanding and consent to all matters set out in this application including the Privacy and Confidentiality Statement above. I confirm that all information provided by me in and/or accompanying this application is true and correct and is given in support of this application.

I declare that the details contained within the Statement of Financial Position are true and correct.

I acknowledge that Kina Bank reserves the right to ask for additional information to consider this application and that Kina Bank may not be able to assess the application unless I provide additional information requested by Kina Bank.

Where signed by two or more people, this declaration is read as given by each individually.

Applicant 1 Signature:

Applicant 2 Signature:

Date:

Date:

## REQUIREMENTS

All completed applications submitted must include the following requirements:

### A) Salary Earner

- Should be employed for atleast 6 months.
- Letter of confirmation from employer or letter of contract (showing employment status, commencement date and gross annual income.
- Latest 3 payslips (or one pay slip and latest statements showing salary credits if salary is directed to account).
- 3 months bank statements including other bank loans/Superannuation Statement.
- If application is submitted under joint names, both applicants payslips must be attached.
- Documents of other income if any eg. Rental Income. Statements and Tenancy Agreement for last 6 months.

### B) If Self Employed:

- Should be in the same business for at least 2 years.
- Copy of business financials and Income Tax Return.

### C) Identification

- All ID documentation must contain the customer's official name and the names on all documents supplied must be identical to official name.
- 2x IDs (Copy of Passport, Drivers License, Superannuation, NID or Work ID.
- Work Permit of Permanent Residency Visa (Non PNG Citizens).

Apply requirements listed in sections A, B & C and provide the following additional documents for the purposes indicated below:

#### i) If purchasing a new property:

- Letter of offer and acceptance.
- Copy of the Titles/Tenancy Agreement (if any).
- Provide documentation evidencing your contribution/equity.

#### ii) If you are moving your home loans from another financial institution:

- Last 6 months statements for all debts to be refinanced.
- Copy of Title.
- Statement from Superannuation Fund showing amount borrowed (if any).

#### iii) If you are building a new home:

- Copy(ies) of 3 Quotes from reputable Contractors.
- Copy of stamped council approved plans and specifications (if available).
- Copy of contract of sale of land (if also buying land).
- Schedule of works.
- Proposed rental income from a reputable Real Estate (if investment).
- Provide documentation evidencing your contribution.