

HOME LOAN APPLICATION



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

BANK USE ONLY

Bank Officer:

Officer ID:

Signature:

Date Received:

SECTION 1: FACILITY DETAILS

Number of Applicants:

Product Type:

Standard Home Loan

Fixed Rate Home Loan

Residential Property Investment Loan

Fixed Rate Residential Property Investment Loan

Loan Amount:

Repayment Frequency: Fortnightly Monthly

Loan term (in years):

Loans being Refinanced

Existing Kina Bank Loan:

Non Kina Bank Loan:

Purpose of facility:

Property Purchase

Building and Construction

Refinancing/Debt Consolidation

Purchase of Household Goods

Strata Property

Deed of Priority

Home Improvement

Other*

*If Other, please state:

Property Location:

Cash Contribution/Deposit:

Super Fund Equity:

SECTION 2: PERSONAL DETAILS

Applicant 1

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

First Name:

Surname:

D.O.B

Mother's Maiden Name:

Residential Status: Citizen Resident

Do you currently bank with Kina Bank? Yes No

Non-Citizen Resident

Kina Bank CIF/Account:

Residential Address:

Time at Address:

Years

Months

Postal Address:

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:

Super/Prov Fund ID Number:

Passport number: Issuing Country:
Drivers license Number: Issuing City or Branch:
Name of friend or relative not living with you:
Relationship: Phone Number:
Address of friend or relative:

SECTION 3: EMPLOYMENT DETAILS

Applicant 1

Occupation: Employment Status: Permanent Contract
Self Employed: Yes No Contract Expiry Date:
If Yes, Time in Business: Years Months
Employer: Phone:
Employer Address:
Monthly Gross Salary: Monthly Net Salary: Time with Employer: Years Months
Previous Employer: Phone:
Previous Employer Address:
Time with previous Employer: Years Months

SECTION 4: CREDIT HISTORY DECLARATION

Have you been declared Bankruptcy, or had any judgment or legal proceedings against you? Yes No
Provide Details if Yes
Have you been in default/arrears with your current or other bank Loans? Yes No *If Yes provide an explanation letter

SECTION 5: PERSONAL DETAILS

Applicant 2

Mr Mrs Ms Miss Other* (Please state):
First Name: Surname:
D.O.B: Mother's Maiden Name:
Residential Status: Citizen Resident Do you currently bank with Kina Bank? Yes No
 Non-Citizen Resident Kina Bank CIF/Account:
Residential Address: Time at Address: Years Months
Postal Address:
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 or Branch:

Name of friend or relative not living with you:

Relationship:

Contact details of friend or relative:

Address of friend or relative:

SECTION 6: EMPLOYMENT DETAILS

Applicant 2

Occupation:

Employment Status: Permanent Contract

Self Employed: Yes No

Contract Expiry Date:

If Yes, Time in Business: Years Months

Employer:

Phone:

Employer Address:

Monthly Gross Salary: Monthly Net Salary: Time with Employer: Years Months

Previous Employer:

Phone:

Previous Employer Address:

Time with previous Employer: Years Months

SECTION 7: STATEMENT OF POSITION

Provide details where applicable.

Assets	Details	Value (PGK)
Kina Bank Account		
Other Bank Account		
Property/ies		
Motor Vehicle		
Furniture and Household Items		
Superfund		
Other Asset		
Total Assets		

Liabilities	Details	Value (PGK)	Limit (PGK)	Monthly (PGK) Payment	To be Refinanced Yes/No?
Kina Bank Credit Card					
Kina Bank Personal Secured Loan					
Kina Bank Unsecured Personal Loan					
Kina Bank Vehicle Loan					
Kina Bank Other Loan					
Kina Bank Home Loan					
Non-Kina Bank Home Loan					
Non-Kina Bank Personal Secured Loan					
Non-Kina Bank Unsecured Personal Loan					
Non-Kina Bank Overdraft					
Non-Kina Bank Other Loan					
Others					
Total Liabilities					

Monthly Income	Gross (PGK)	Net (PGK)
Salary		
Self Employed		
Regular Commission (if any)		
Rental Income		
Other Income		
Total Income		

Monthly Expenses	Amount (PGK)
Rent/Board	
Motor Vehicle	
Utilities	
Life Insurance	
Other Bills/Living Expenses	
Loan Repayments	
Total Expenses	

SECTION 8: 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.

SECTION 9: 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 the following requirements:

A) Salary Earner

- Should be employed for 2 years.
- 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.
- Evidence of Equity Contribution e.g. Superannuation or Cash Savings.

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

- 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) New Property Purchase:

- Signed Letter of offer and acceptance.
- Copy of the Titles/Tenancy Agreement (if any).

ii) Refinancing:

- Last 6 months statements for all debts to be refinanced.
- Copy of Title.
- Current Valuation.
- Statement from Superannuation Fund showing amount borrowed (if any).
- Copy of land rental bill and land tax
- Copy of Insurance
- All Other Bank Statements.

iii) New Building Construction:

- Copy of 1 x Quote from a reputable Contractor with Builders Insurance.
- Copy of stamped council approved plans and specifications by Building Board, Water, Sewerage, Fire and Electricity Authority.
- Copy of contract of sale of land (if also buying land).
- Scope of work and Construction Schedule.
- Proposed rental income from a reputable Real Estate (if investment).