

With a strong local heritage, we know Papua New Guinea inside and out.

Our success story lies in bringing complete financial solutions, expert advice and first-rate service to all Papua New Guineans.

We help our customers shape their future and take their dreams to the next level. Our quick-off-the-mark, responsive approach makes financial independence possible, creating positive change for individuals.

Our people are living proof of the passion of empowering people to make positive life change. They're always on the look-out for new opportunities; working tirelessly towards a common goal – achieving customer satisfaction.

We walk beside our customers and their families through every life stage, offering choices and opportunities along the journey. Our strong track record of healthy returns and quality systems and controls is our winning formula for customer satisfaction and ongoing success.

Together, it's possible.

Port Moresby Downtown | Waigani
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Business lending



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together it's possible

Growing your business is our business

"I want my bank to be an extension of my business."

We appreciate how much time, energy and care you invest in your business. Kina's competitive business lending solutions and fast approvals help you create and capitalise on opportunities so you can reach your business goals sooner. We partner with you to grow your business without putting a strain on your cash flow.

Business Loans

Fleet & Vehicle Purchasing

From one vehicle to many, we can get your business rolling with the right finance.

Property Finance

Loans for all commercial property development and acquisition.

Refinancing

We can help review and reshape your existing loans to ensure your finance suits your business needs.

Asset Finance

Whether buying, leasing or expanding, Kina offers finance for all of your industrial plant, vehicles and equipment.

Business Overdrafts

We know cash flow is critical to your business success. An overdraft not only provides security so you can cover costs, it can help unlock opportunity to grow your business and negotiate better terms¹.

Flexible repayment options:

- No minimum or maximum amount² (credit criteria applies)
- Variable interest rate² (fixed rate not available)

Insurance Premium Funding

Kina offers flexible payment options for insurance premiums, including the option to pay for insurance as you use it, so more of your business capital is available for operational and investment opportunities.

¹ Kina requires security for all Business Overdrafts.

² Providing the overdraft remains under the agreed limit.

* Kina requires security for bank guarantees

Payments tailored to your cash flow

With Kina Premium Funding you can roll all of your insurance premiums into one contract for an agreed period with equal, regular payments designed to suit your cash flow.

Certainty

Interest charges are fixed for the term of the contract, protecting you against interest rate fluctuations. Interest charges are also fully tax deductible.

Expert advice

Kina gives you access to expert counsel from some of the Pacific Rim's leading premium finance specialists so you can make the most of your business capital to unlock potential.

Versatile

Our funding option covers most types of commercial insurance:

- Industrial special risk
- Public liability
- Workers' compensation
- Comprehensive motor vehicle
- Professional indemnity.

Bank Guarantees

A bank guarantee is an unconditional undertaking by Kina on your behalf to pay a supplier a specified amount on written demand. It's another way we can partner with you to support your cashflow and help build your business*.

Fees and interest rates are available on application.

Apply in person, online or over the phone

Visit us

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Email us

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Call us

+675 308 3888