

Customer Type:

☐ Existing Customer Credit Bank PNG ☐ New to CBP Credit Bank PNG

Loan Type:

☐ Home Loan Owner Occupied ☐ Residential Property Investment Loan

Purpose of Loan:

☐ Property Purchase ☐ Home Improvement ☐ Refinancing / Debt Consolidation
☐ Building and Construction ☐ Other If others, please state: _____

Purchase Price: _____ Contribution / Deposit / Equity _____ Property Location _____

Repayment Frequency: ☐ Fortnightly ☐ Monthly

Applicant 1

Personal Details

Title: ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Others
(Please state): _____
Full Name: _____
Surname: _____
DOB: _____

Residential Status:

☐ Citizen ☐ Permanent Resident
☐ Resident with work permit

Residential Address: _____

Date you moved there: _____

Previous Residence: _____

Postal Address : _____

Housing Status: _____

☐ Own Home ☐ Living with Relatives
☐ Renting ☐ Other

If other, please state: _____

Marital Status: _____

☐ Married ☐ Single ☐ Defacto ☐ Separated
☐ Divorced ☐ Other

Number of Dependents: _____

Email Address: _____

Work Phone: _____

Mobile number: _____

Passport number: _____

Expiry Date: _____

Applicant 2

Personal Details

Title: ☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Others
(Please state): _____
Full Name: _____
Surname: _____
DOB: _____

Residential Status:

☐ Citizen ☐ Permanent Resident
☐ Resident with work permit

Residential Address: _____

Date you moved there: _____

Previous Residence: _____

Postal Address : _____

Housing Status: _____

☐ Own Home ☐ Living with Relatives
☐ Renting ☐ Other

If other, please state: _____

Marital Status: _____

☐ Married ☐ Single ☐ Defacto ☐ Separated
☐ Divorced ☐ Other

Number of Dependents: _____

Email Address: _____

Work Phone: _____

Mobile number: _____

Passport number: _____

Expiry Date: _____

Issuing Country:

Driver's License Number:

Expiry Date:

Issuing City or Town:

Name of friend or relative not living with you:

Relationship:

Phone Number:

Work Address of friend or relative:

Employment Details

Occupation Description:

Start Date:

Employment status: ☐ Permanent ☐ Contract
☐ Self Employer

Contract Expiry Date:

If self - employed time in Business:

Name of Current Employer:

Employer Phone No:

Superannuation ID Number:

Employer Address:

Monthly Gross Salary:

Monthly Net Salary:

Time with Employer: Year Months

Previous employer - if under three (3) years with present employer.

EMPLOYER NAME	FROM:	TO:

Issuing Country:

Driver's License Number:

Expiry Date:

Issuing City or Town:

Name of friend or relative not living with you:

Relationship:

Phone Number:

Work Address of friend or relative:

Employment Details

Occupation Description:

Start Date:

Employment status: ☐ Permanent ☐ Contract
☐ Self Employer

Contract Expiry Date:

If self - employed time in Business:

Name of Current Employer:

Employer Phone No:

Superannuation ID Number:

Employer Address:

Monthly Gross Salary:

Monthly Net Salary:

Time with Employer: Year Months

Previous employer - if under three (3) years with present employer.

EMPLOYER NAME	FROM:	TO:

STATEMENT OF POSITION

Provide Details where applicable:

MONTHLY INCOME

AMOUNT

Salary	K <input type="text"/>
Other Income	K <input type="text"/>
TOTAL INCOME	K <input type="text"/>

(Less)

MONTHLY EXPENSES

AMOUNT

Rent	K <input type="text"/>
Motor Vehicle	K <input type="text"/>
Utilities	K <input type="text"/>
Insurance	K <input type="text"/>
Living Expense	K <input type="text"/>
Loan Repayments (including other bank, financial institution)	K <input type="text"/>
TOTAL EXPENSES	K <input type="text"/>
NET INCOME (Total income- Total Expense)	K <input type="text"/>

ASSETS What you Own

AMOUNT

Property/ ies	K <input type="text"/>
Motor Vehicle	K <input type="text"/>
Furniture and Household items	K <input type="text"/>
Superannuation	K <input type="text"/>
Other Assets	K <input type="text"/>
TOTAL ASSETS	K <input type="text"/>

(Less)

LIABILITIES What you owe

AMOUNT

Home Loans	K <input type="text"/>
Loans other Banks /Financial Institutions	K <input type="text"/>
Credit Purchase	K <input type="text"/>
Other Loans	K <input type="text"/>
TOTAL LIABILITIES	K <input type="text"/>
Surplus (Total Assets – Total Liabilities)	K <input type="text"/>

CREDIT HISTORY DECLARATION

Have you ever experienced bankruptcy, legal judgements or legal proceedings? Yes ☐ NO ☐

If yes, Provide details: _____

Have You ever been in default /arrears with your current or bank loans? ☐ Yes ☐ NO (If yes provide an explanation letter)

PRIVACY AND CONFIDENTIALITY STATEMENT

Credit Bank collects your information for various purposes, including assessing your application and providing you with the requested product or service. Here’s a summarized breakdown of how your information may be disclosed:

- 1. **Marketing and Product Information:** CreditBank PNG may use your information to inform you about other products services they offer that might interest you.
- 2. **Internal and Administrative Purposes:** CreditBank PNG may share your information with related bodies corporate (such as subsidiaries) for internal purposes like risk management, system development, and testing.
- 3. **Credit Reports:** They may obtain a credit report about your commercial activities and credit worthiness from relevant businesses to evaluate your application.
- 4. **Other Credit Providers:** CreditBank PNG may share your information with other credit providers to assess your credit worthiness and help prevent defaults.
- 5. **Credit Reporting and Debt Collection Agencies:** Your information may be shared with credit reporting or debt collection agencies, outsourced providers, agents, contractors, and legal entities as required by law.

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 CreditBank PNG reserves that right to ask for additional information to consider this application and that CreditBank PNG may not be able to assess the application unless I provide additional information requested by CreditBank PNG. Where signed by two or more people, this declaration is read as given by each individually.

Applicant 1 Signature: _____ Applicant 2 Signature: _____
Date: _____ Date: _____

Bank Use Only	
Bank Officer: _____	Branch ID: _____
Signature: _____	Date Received: _____

Checklist:

All completed applications submitted the following requirements:

A. Salary Earner

- ☐ Should be employed for 2 years
- ☐ Letter of confirmation from the employer or letter of Contract (must show employment status, commencement date and gross annual salary).
- ☐ Latest current 3 pay slips
- ☐ 6 months bank statements including other bank loans and superannuation statements.
- ☐ If application is submitted under joint names, both applicants payslips must be attached.
- ☐ Documents of other income if any e.g. Rental Income statements and Tenancy Agreement for last 6 months.
- ☐ Evidence of Equity contribution e.g. Superannuation or Cash savings.

B. Self Employed

- ☐ Should be in the same business for at least 2 years.
- ☐ Copy of business Financial and Income Tax return.
- ☐ 3 months bank statement for deposits or Loan accounts held with another bank

C. Identification

- ☐ 2x IDs (copy of passport, Driver's License, Superannuation, NID or Work ID)
- ☐ Work Permit for Permanent Residency Visa (Non-PNG Citizens)

In addition to section A, B & C, Provide the following additional documents for the purpose indicated below.

1. New Property Purchase

- ☐ Signed Letter of Offer and Acceptance
- ☐ Copy of the Title or tenancy Agreement (Applicable if property has tenants currently residing)

2. Refinancing

- ☐ Last 6 months of all loan debts to be refinance
- ☐ Copy of Title
- ☐ Copy of land rental bill and land tax
- ☐ Copy of Current insurance
- ☐ Copy of Super fund statement (if housing advance is utilized)
- ☐ Current Valuation

3. New Building Construction

- ☐ Copy of 1x Quotes from a reputable Contractor with Builders Insurance
- ☐ Copy of Contract of sale of land (if also buying land), Scope of work and construction Schedule
- ☐ Copy of stamped council approved plans and specifications by building board, water sewerage, fire and electricity authority.